

No. 675,381.

Patented June 4, 1901.

L. E. FRANCIS, T. E. YORK & L. KENNEDY.

CHECK BLANK.

(Application filed June 2, 1897.)

(No Model.)

2 Sheets—Sheet 1.

Fig. 1.

Fig. 1. A check form with a large central area for the bank name and amount, and a smaller area for the payee's name and address. The form includes a grid of numbers (1-9) and a series of lines for the bank name, amount, and payee's name. The text "INDIANA NATIONAL BANK" is printed in the center. The amount is written as "\$1658.75". The payee's name is "Mr. J. H. Harrison". The date is "Feb. 17, 1897". The location is "Indianapolis, Ind.". The form is labeled "Fig. 1." and "A".

Fig. 2.

Fig. 2. A check form similar to Fig. 1, but with a different layout. The form includes a grid of numbers (1-9) and a series of lines for the bank name, amount, and payee's name. The text "INDIANA NATIONAL BANK" is printed in the center. The amount is written as "\$1658.75". The payee's name is "Mr. J. H. Harrison". The date is "Feb. 17, 1897". The location is "Indianapolis, Ind.". The form is labeled "Fig. 2." and "A".

Witnesses

*W. H. Davis*  
*Chas. E. Brock*

Inventors

*Louis E. Francis,*  
*Thaddeus E. York,*  
*Levi Kennedy.*

*by M. A. C. C.*  
Attorneys

**No. 675,381.**

**Patented June 4, 1901.**

**L. E. FRANCIS, T. E. YORK & L. KENNEDY.**

**CHECK BLANK.**

(Application filed June 2, 1897.)

(No Model.)

**2 Sheets—Sheet 2**

No 6572 189	Indianapolis	No 6572	No 6572 189	No 6572	No 6572
Pay	City	State	\$ 100	\$ 100	\$ 100
100	100	100	100	100	100
100	100	100	100	100	100
100	100	100	100	100	100
100	100	100	100	100	100
100	100	100	100	100	100
100	100	100	100	100	100
100	100	100	100	100	100

Fig. 3.

## Witnesses

W. J. LaVigne  
Chas E Brock

<p>No. 6578</p> <p>189</p> <p>Pay</p> <p>to the</p> <p>City</p> <p>State</p> <p>\$ 100</p> <p>2</p>	<p>No. 6578</p> <p>189</p> <p>Indiana National Bank</p> <p>to the</p> <p>City</p> <p>State</p> <p>\$ 100</p> <p>100 Dollars</p> <p>1</p>	<p>No. 6578</p> <p>189</p> <p>Indiana National Bank</p> <p>to the</p> <p>City</p> <p>State</p> <p>\$ 100</p> <p>100 Dollars</p> <p>1</p>	<p>No. 6578</p> <p>189</p> <p>Indiana National Bank</p> <p>to the</p> <p>City</p> <p>State</p> <p>\$ 100</p> <p>100 Dollars</p> <p>1</p>
---	--	--	--

Fig. 4.

No 6574  
 Indianapolis 189 No 6574  
 Indiana National Bank  
 Simplicity I  
 Simplicity J  
 \$ 100  
 100 Dollars  
 1

Fig. 5.

Inventors

Louis E. Francis,  
Thaddeus E. York,  
Levi Kennedy.

by *M. A. C.*  
Attorneys



# UNITED STATES PATENT OFFICE.

LOUIS E. FRANCIS, THADDEUS E. YORK, AND LEVI KENNEDY, OF INDIANAPOLIS, INDIANA; SAID KENNEDY ASSIGNOR TO SAID FRANCIS AND YORK.

## CHECK-BLANK.

**SPECIFICATION** forming part of Letters Patent No. 675,381, dated June 4, 1901.

Application filed June 2, 1897. Serial No. 639,113. (No model.)

*To all whom it may concern:*

Be it known that we, LOUIS E. FRANCIS, THADDEUS E. YORK, and LEVI KENNEDY, residing at Indianapolis, in the county of Marion and State of Indiana, have invented a new and useful Check-Blank, of which the following is a specification.

Our invention has relation to certain improvements in bank-checks, drafts, money-orders, and the like.

The object of the invention is to produce a check or other paper that can be easily used and which will be effective in preventing fraud.

With these objects in view our invention consists in the improved check, draft, money-order, or other commercial paper, as will be hereinafter more fully set forth.

In the practical embodiment of our invention we divide the face of the check into what we shall call four "divisions" or "sections," the end ones of which we will designate the "maker's" and the "identification" stubs, respectively and the intermediate ones the "body" portions and the "indicating" portions, respectively. The identification-stub is adapted to be torn off by the maker and sent to the payor, and the indicating portion is to be torn across in such manner as to indicate the amount for which the paper is drawn, one part of which goes with the body or face portion of the instrument, and the remaining portion remains with the maker's stub.

In the drawings we have indicated the body portion or face of the instrument by the numeral 1, which contains the date, amount, name of the bank, signature of the maker, name of the payee, and such other information as may be advisable, as the number of the instrument, &c.

2 indicates the maker's stub, which is usually located at the left-hand end and contains the date, number, and amount of the instrument and the name of the payee. The indicating portion 3 is preferably located between the face or portion and the maker's stub and is provided with characters or figures to indicate the amount for which the instrument is drawn. Located at the opposite end of the body or face is the identification-stub 4, which contains characters or letters by means of which the identity of the instrument is determined when presented for payment.

Referring to the accompanying drawings, illustrating our invention, Figure 1 is a view showing our improved check ready for use. Fig. 2 is a similar view showing the check with the maker's stub and the stub intended to be sent to the banking institution detached therefrom. Figs. 3, 4, and 5 are front views of our modified forms of checks, the same being intended for use where a large amount of money is represented thereon.

The same letters of reference and the numerals hereinafter appearing will designate like parts in the different views.

In the practical embodiment of our invention we have shown a check comprising the body portion 1, which contains the date, number, name of bank, payee, residence of payee, and the amount and signature of the maker.

The numeral 2 designates the left-hand stub, containing the date, number, payee, residence of said payee, and the amount of the check or draft. Between the body portion of the check 1 and the stub 2 is an arrangement of figures 3 to show the amount of the check for which the same has been drawn. Secured to the opposite end of the check is another stub 4, containing the number of the check and a word J, the use of which will be more fully hereinafter set forth.

The letter A represents nine digits arranged in a row at the bottom of the check, at one end thereof, the same arranging from "9" to "1" and being intended to represent units of dollars.

B indicates nine digits arranged in a row at the top portion of the check, said digits arranging from "9" to "1" and being adapted to represent tens of dollars. Intermediate the two rows of figures A and B and in front of the stub that is to be retained by the maker of the check and on the body portion of said check are arranged the figures "1" to "25," (see C,) located, preferably, in triangular form, said figures being intended to represent hundreds of dollars. These figures are placed in such a manner that when the amount that the check is made for is torn off no higher number will remain thereon. It will be noticed that the figures are all so arranged as to increase from the body of the instrument toward the maker's-stub—in the present instance from the right to the left—so that the last figure upon the portion given to the payee



is always the highest figure of any particular series, thereby removing any inducement or incentive for the payee to tear off any of that portion of the check, because if any of the figures were removed the value or amount for which the instrument was drawn would be decreased, and the person so mutilating or changing the instrument would be the loser by such change or alteration. When a check is drawn for a certain amount—say sixteen hundred and fifty-eight dollars (\$1,658)—a portion of the check is cut or torn in a straight line from five tens, lettered B, to sixteen hundreds of the portion lettered C and from said figures representing sixteen hundreds (see C) to eight units of the portion A, as indicated by dotted lines thereon, leaving in the number desired. If no hundreds are desired, the check is torn straight from tens (represented by the letter B) to the units A, and the higher figures that are not to be used become part of the stub 2, and the amount for which the check has been drawn is indicated by reading only the highest figure in each division upon the portion torn off, while the lowest figures remaining upon the stub would each indicate the next higher value in the series in which it occurred—that is, units in the units-series, ten in the tens-series, and so on.

It is our intention that all forms of the checks shall be put up in blocks of, say, one hundred or more and to number the same from "1" upward, so that no two checks will be provided with the same number. Every block of checks ought to have printed thereon a word, such as "Complete," as shown at H. Part of such word H shall be on the body portion of the check 1, and the remaining part of said word appearing on the stub 4, as shown at I. It will be noticed that this word "Complete" is repeated on stub 4 in full J, and we have found it advisable to change such word every time one hundred or more of such checks have been printed. After a large number of checks have been printed they are usually shuffled together, so that no two checks with words alike are together. Thus no two checks will ever appear having the same number or the same word, so as to permit of each check being individualized.

As the checks are put up in blocks or bundles of one hundred or more, the stub 4 is cut or torn off at the line K and is bundled or blocked the same as the checks and then forwarded to the banking institution upon which the checks are to be drawn. The drawer of the check has nothing whatever to do with the stub 4. It is only to be used by the banking officials when they are in doubt as to the genuineness of the check. Should the number on the stub held by the banking officials correspond to that on the body portion of the check proper and the other part of the word H correspond to that I on the stub 4, the check will of course be found to be genuine, otherwise not. When the drafts are to be

printed, the same stub 4 is allowed to remain on said draft and be torn off by the maker of the draft, mailing or otherwise forwarding it to the banking institution paying the same. The same form can be advantageously used on money-orders such as are usually issued by express-companies.

From the foregoing description it will be plainly seen that the amount on the body portion of the check cannot be raised or altered without detection, as the figures torn off will prevent it. It will also be noticed that the checks cannot be successfully forged or counterfeited, as no two checks will be provided with the same number and word, for in case of a check falling into the hands of a person no one knows what the complete word is that is partially contained on the check and stub 4 except the bank officials that are to pay the same. The same may be said of a draft or money-order, as no one would be familiar with the complete word except the maker and payee.

The form of check shown in Figs. 1 and 2, just described, is good and can be advantageously used to represent amounts less than two thousand six hundred dollars, which is usually large enough in the transaction of an ordinary business. If the check, draft, or other instrument is to be drawn for a larger amount, one or more of such checks, as above described, can be drawn to cover such amount.

In Figs. 3, 4, and 5 we have shown several modified forms of checks which are intended for use in cases where a large amount is to be represented thereon, that are usually found convenient in large business-houses where the construction of check illustrated in Figs. 1 and 2 would not be found as convenient.

In Figs. 3, 4, and 5, 1 represents the body portion of the check, provided with the usual space for the date, number, name of bank, drawee, city, and State, and the place for signature arranged as hereinafter described. 2 represents the usual left-hand stub, with the spaces to receive a memorandum of the date, number, drawee, city, and State, and the amount to correspond with that appearing on the body portion of the check. Between the body portion 1 and the stub 2 is the combination of figures 3, arranged and adapted to be made use of as follows: A in Fig. 3 indicates the nine digits arranged in a row from right to left at the bottom of the check and representing units of dollars. B' indicates the nine digits arranged in a row from right to left and intended to represent tens of dollars, and directly above the digits B' are the nine digits C', arranged in the same manner and intended to represent hundreds of dollars, while at the top of the check D are the nine digits in a row to represent thousands of dollars. Midway between the portions of the check lettered C' and D and to the left thereof are the digits E', arranged in diamond-shaped form, beginning with "1" on the extreme right and following in the regular order from



top to bottom, skipping one space between each figure and ending with "9" on the left, this figure being intended to represent ten thousands of dollars. F indicates a similar-  
 5 arranged series of digits as above described, but placed to the left, midway between the portions A' and B', they being intended to represent hundreds of dollars, but are only  
 10 to be made use of in certain instances that will be described farther on. When a form of check, &c., is made for a large amount less than one hundred thousand dollars, the figures are arranged as above described, with the exception that the diamond-shaped form F,  
 15 representing one hundred dollars, is not made use of, while when a form of check is made for less than ten thousand dollars the same form will be used, as hereinafter described, except that it will not be necessary to use the  
 20 digits E' and F, as shown. When a form of check for less than one thousand dollars is employed, the construction of the forms shown in Figs. 1 and 2 will be employed, having the digits B at the top and C to the  
 25 left, midway between the digits A and B. When a form using the digits A, B', C', and D or A, B<sup>2</sup>, C<sup>2</sup>, and D is used, a cut or perforation G is made between the digits B' and C' or B<sup>2</sup> and C<sup>2</sup>, as the case may be, extending the entire  
 30 length from "1" to "9," as shown in Figs. 3 and 5, the different divisions of figures being designated by the proper names placed always to the right. To make a check, say, for fifty-six thousand eight hundred and sixty-  
 35 one dollars the form shown in Fig. 3 would be employed and a cut or tear would be made in a straight line, leaving the highest figures in each division—that is, from the numeral "6" in the line or series D to the numeral "5" in  
 40 the series E', thence to the numeral "8" in the series C' and from the numeral "6" in the series B' to the numeral "1" in the series A at the bottom of the paper.

By grouping the central figures in the form  
 45 of a diamond or triangle and to the left of the upper and lower rows of figures they can be arranged more compactly, and thus give room for printed matter between the rows of figures—as, for instance, directions, as shown  
 50 in Figs. 1 and 2.

In using a common form of check requiring only the use of rows of figures marked A, B, and F', as shown in Fig. 4, and drawing an amount of, say, five hundred and seventy-  
 55 three dollars the check is torn in a straight line from the numeral "7" of the upper row of figures B to the numeral "5" of the figures F' and from said numeral "5" to the numeral "3" of the lower row of figures A, leaving in  
 60 the desired figures, as shown in Fig. 4.

In making out a common check for, say, forty-one dollars the check is torn from the numeral "4" of the upper row B, then downward to the numeral "1" of the lower row of  
 65 figures A, as clearly shown by dotted lines at M in Fig. 4.

To draw a check, say, for eight thousand

three hundred and sixty-seven dollars, the form shown in Fig. 5 would be used, in which the tear would extend from the numeral "8" 70  
 of the upper row of figures D down to the numeral "3" of the row of figures C<sup>2</sup> and then from the numeral "6" of the row of figures B<sup>2</sup> to the numeral "7" of the lower row of figures A. 75

The foregoing examples have been given to illustrate the peculiar way we have devised for protecting a person given a check, draft, or the like and also the bank officials or others who are to pay the amount specified, so 80  
 that there will be no possibility of said commercial paper being altered or forged, as very often occurs.

By reason of the fact that we provide a check or the like with a complete arrange- 85  
 ment of figures thereon and the stub attached thereto there will be no possibility of any mistake having occurred or the amount of the check being raised or altered, provided the instructions in making such checks or drafts 90  
 will be followed.

It should be observed from the foregoing description that not only the drawer or maker of the draft or check has a record on the stub, but the banking institution where such paper 95  
 is made payable is also provided with a stub having certain words or figures thereon, and should any doubt arise as to the genuineness of the paper presented the officials of the bank by merely referring to the stub bearing the 100  
 number of the check presented would be enabled in a very short space of time, upon comparing said stub with the check, to ascertain whether the same was genuine or not and whether any material alteration had been 105  
 made thereon.

Various slight changes may be made in the form of the check or draft herein described and the arrangement of figures or words im-  
 110 printed thereon. Hence we do not care to limit ourselves to any slight formal variations, as we consider ourselves entitled to any slight changes as may fall within the scope and spirit of our invention.

Having thus fully described our invention, 115  
 what we claim as new, and desire to secure by Letters Patent, is—

A check or other commercial paper, the face of which is provided with a maker's stub, a body portion and an indicating portion ar- 120  
 ranged between the maker's stub and the body portion, said indicating portion being provided with horizontally-arranged series of characters, and characters therebetween ar-  
 125 ranged in a group, the value of the characters increasing in value from the body portion toward the maker's stub, substantially as described.

LOUIS E. FRANCIS.  
 THADDEUS E. YORK.  
 LEVI KENNEDY.

Witnesses:

JOHN C. PERRY,  
 MARTIN V. MCGILLIARD.