

No. 773,701.

PATENTED NOV. 1, 1904.

J. W. AMRATH.
BANK CHECK.

APPLICATION FILED JULY 17, 1903.

NO MODEL.

Fig. 1.

1

2 7 6

3

4

5

8

9

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Witnesses.
H. M. Burt.
J. M. Burt.

Fig. 2.

3

4

5

6

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Fig. 3.

1

2 7 6

3

4

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Inventor.
Joseph W. Amrath
by Spear & Seely
Attorneys.

UNITED STATES PATENT OFFICE.

JOSEPH W. AMRATH, OF SAN FRANCISCO, CALIFORNIA.

BANK-CHECK.

SPECIFICATION forming part of Letters Patent No. 773,701, dated November 1, 1904.

Application filed July 17, 1903. Serial No. 166,024. (No model.)

To all whom it may concern:

Be it known that I, JOSEPH W. AMRATH, a citizen of the United States, residing at San Francisco, in the county of San Francisco and State of California, have invented certain new and useful Improvements in Bank-Checks, of which the following is a specification.

My invention relates to improvements in the construction and arrangement of checks or drafts by means of which funds are transmitted.

The object of the invention is to so construct the check and its stubs or counterfoils and to bind them together in such a manner that much time and correspondence can be saved in the transmission of money and the settlement of accounts.

I have illustrated my invention in the accompanying drawings, which show a number of such checks bound in a suitable book.

Figure 1 is a perspective view of the bound checks as they appear when the book is bound, certain parts being torn down to show those beneath. Fig. 2 is an elevation of the check itself with a removably-attached stub, constituting as a whole the check to be forwarded. Fig. 3 is a perspective view similar to Fig. 1, but showing an exhausted check-book with the auxiliary set of permanently-attached stubs.

In the drawings, 1 1 represent the covers of the check-book, and 2 the back or binding thereof. The check proper is shown at 3 and may be of any usual form and printed in any suitable manner. This check is provided with a stub 4, and a line of perforations 5 is formed between the two to render the check detachable. The stub 4 is also provided with a line of perforations 6 close to the back of the book, and beyond said perforations 6 it is bound into the book, so as to leave the narrow margin 7.

It will be understood that the check, stub, and margin just described constitute one sheet or strip of paper secured to the book. By means of the perforations described the stub and check can be detached from the margin and the check can be independently detached from the stub. The stub 4 is properly ruled,

so as to show the essential features of an account. Thus in the illustration shown there are columns for date, invoice, discounts, anticipations, and net price, together with a space for remarks, if desired. Other means of advice or information may, however, be substituted for that shown, the rulings and headings in the drawings being illustrative of a convenient system for transacting business between a seller and a purchaser.

In ordinary practice a check is provided with a single stub upon which the particulars are filled in, the check drawn, detached, and transmitted, and the stub left in the book for the information of the transmitter. When my check is used, the stub 4 is detached from the margin and sent, together with the check itself, to the payee. In the ordinary practice it is of course necessary to supplement the bare check by correspondence, giving the particulars of the transaction and the statement of the account. By my arrangement this becomes entirely unnecessary, as I have provided means by which the stub 4 is adapted to contain all of such information and when forwarded to the payee with the check need not be returned, but may be filed by the latter after the check is detached to be cashed or negotiated. I accomplish this by means of supplementary stubs 8, which are permanently bound in the book and which alternate in position with the stubs 4. These stubs 8 are of the same size as the stubs 4, are bound so as to register correctly with the latter, and contain the same rulings and information. A carbon-sheet 9 is slipped between the two, as shown in Fig. 1, and the account or other information is also made out upon the permanent stub and is transmitted through the carbon to the detachable stub. The result is that the payee receives on the stub which reaches him attached to his check the same statement of account which appears in the check-book of the transmitter, and of course this avoids or renders unnecessary any detailed information by correspondence.

In Fig. 2 the check is shown with the stub 4 attached in the condition in which it reaches the payee, while in Fig. 3 is shown the trans-

mitter's check-book, supposed to have been exhausted and containing the full number of permanent stubs, upon each of which will be the particulars of the transaction represented
5 by one check. The breaking away of the outside permanent stub of Fig. 1 simply shows the carbon beneath it, while the broken portion at the same position of Fig. 3 shows the margin 7, from which a detachable stub and
10 check have been torn.

The advantages of this device will, it is believed, be apparent to all engaged in commercial business as a means of saving time and labor and of facilitating the transaction
15 of business. It will be noted also that the short permanent stubs are relatively above the long check strip and stub, so that the interposition of the carbon is facilitated, and, further, that the permanent record is made
20 upon the permanent stub, where it properly

belongs, while the carbon record is transferred to the stub to be forwarded.

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

In a check-book, a check formed with a stub and connected thereto by a weakened line, said stub being also connected to the book by a weakened line and ruled for the purpose set forth, and a second stub permanently attached
25 to the book and ruled similarly to the first-named stub, said permanent stub being located relatively above said first-named stub.

In testimony whereof I have affixed my signature, in presence of two witnesses, this 9th
35 day of April, 1903.

JOSEPH W. AMRATH.

Witnesses:

L. W. SEELY,
F. M. BURT.