

No. 865,176.

M. H. FOX.

PATENTED SEPT. 3, 1907.

INSTRUMENT REPRESENTING THE TRANSFER OF MONEY.

APPLICATION FILED AUG. 10, 1906.

2 SHEETS—SHEET 1.

Fig. 1.

*Fig. 1.*

*A*

No. 100 NEW YORK

The Garfield National Bank,

PAY TO ORDER

*B*

THOUSAND DOLLARS	THOUSAND DOLLARS	THOUSAND DOLLARS	HUNDRED DOLLARS	LESS THAN 100 DOLLARS	LESS THAN TEN DOLLARS	LESS THAN ONE DOLLAR	CENTS
100000	10000	1000	100	10	1		1
90000	9000	900	90	9			2
80000	8000	800	80	8			3
70000	7000	700	70	7			4
60000	6000	600	60	6			5
50000	5000	500	50	5			6
40000	4000	400	40	4			7
30000	3000	300	30	3			8
20000	2000	200	20	2			9
10000	1000	100	10	1			0
9000	900	90	9				1
8000	800	80	8				2
7000	700	70	7				3
6000	600	60	6				4
5000	500	50	5				5
4000	400	40	4				6
3000	300	30	3				7
2000	200	20	2				8
1000	100	10	1				9
900	90	9					0
800	80	8					1
700	70	7					2
600	60	6					3
500	50	5					4
400	40	4					5
300	30	3					6
200	20	2					7
100	10	1					8
90	9						9
80	8						0
70	7						1
60	6						2
50	5						3
40	4						4
30	3						5
20	2						6
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2 SHEETS—SHEET 2.

*Fig. 2.*

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# UNITED STATES PATENT OFFICE.

MARCUS H. FOX, OF FLUSHING, NEW YORK.

## INSTRUMENT REPRESENTING THE TRANSFER OF MONEY.

No. 865,176.

Specification of Letters Patent.

Patented Sept. 3, 1907.

Application filed August 10, 1906. Serial No. 330,024.

*To all whom it may concern:*

Be it known that I, MARCUS H. FOX, a citizen of the United States, and a resident of Flushing, in the county of Queens and State of New York, have invented certain new and useful Improvements in Instruments Representing the Transfer of Money, of which the following is a specification.

My invention relates to improvements in instruments representing the transfer of money, particularly checks, postal money orders, drafts, certificates of stock, receipts and similar instruments.

My invention has for its object to provide an instrument of the character set forth designed to compel the drawer to exercise extreme care in preparing it thus reducing to a minimum the chances of a mistake and also to place as great obstacles as possible in the way of the successful raising of the instrument thus reducing to a minimum the chances of loss by fraud.

In the drawings: Figure 1 is a face view of a check embodying my invention. Fig. 2 is a face view of the check prepared for transferring seventy-five cents, and Fig. 3 is a face view of the check prepared for transferring three hundred and twenty five dollars.

In all the figures of the drawings illustrating my invention, like reference characters designate corresponding parts.

Referring to the drawings, in which for the purpose of illustration I have shown a check, A designates the check provided at a medium point with eleven longitudinal parallel lines  $a^1$  to  $a^{11}$  inclusive extending from end to end and seven transverse parallel lines  $b^1$  to  $b^7$  inclusive extending from the top of the check to the line  $a^{12}$  and intersecting the longitudinal lines  $a^1$  to  $a^{10}$  inclusive at the left end of the check, thereby forming a table B, the transverse lines  $b^1$  to  $b^6$  inclusive and the portions of the horizontal lines  $a^2$  to  $a^{11}$  inclusive to the left of the transverse lines  $b^6$  being scored so that parts of said table are detachable on the scored lines.

Below the table B at the left end the check is provided with eight longitudinal parallel lines  $c$  to  $c^7$  inclusive and eleven transverse parallel lines  $d$  to  $d^{10}$  inclusive the transverse lines  $d^1$  to  $d^9$  inclusive extending from the horizontal line  $c^1$  to  $c^7$  and intersecting the horizontal lines  $c^2$  to  $c^6$  inclusive, the transverse lines  $d$  and  $d^{10}$  connecting the opposite ends of the longitudinal lines  $c$  to  $c^7$  inclusive and the line  $d^1$  below the line  $c^1$  and the portions of the lines  $c^1$  to  $c^7$  inclusive to the left of the line  $d^1$  being scored, thereby forming a table C, parts of which are detachable on the scored lines.

Below the table B at the right end the check is provided with eight longitudinal parallel lines  $f$  to  $f^7$  inclusive and ten transverse parallel lines  $e$  to  $e^9$  inclusive, the transverse lines  $e^1$  to  $e^8$  inclusive extending from the horizontal line  $f^1$  to the horizontal line  $f^7$  and intersecting the horizontal lines  $f^2$  to  $f^6$  inclusive and the trans-

verse lines  $e$  and  $e^9$  connecting the opposite ends of the horizontal lines  $f$  to  $f^7$  inclusive, thereby forming a table D.

The check is provided at its top with the desired heading designating the bank on which it is to be drawn, the name of the city in which it is located and spaces for the name of the drawee and the number and date.

Above the line  $a^1$  in the first column of the table B are the words —less than one dollar—, in the second column the words —less than ten dollars—, in the third column the words —less than 100 dollars—, in the fourth column the words —hundred dollars— and in the fifth, sixth and seventh columns the words —thousand dollars—. To the right of the line  $b^1$  at the beginning and end of the first space of the table B are the words —cents— and to the right of the line  $b^7$  in the other spaces in the order of their succession running downwardly are the numbers 1 to 9 inclusive and at the end of each of these spaces the word —dollars—. In the spaces to the left of the line  $b^7$  of the table B and running downwardly are numbers representing amounts beginning with the numbers in the same spaces at the right of the line  $b^7$ .

In the first space of the table C is the word —cents—, in the second space and to the right of the line  $d^1$  in the order of their succession running to the right are the numbers 1 to 9 inclusive and in the spaces below and running downwardly are numbers representing amounts beginning with the numbers at the head of the columns. To the left of the line  $d^1$  of the table C and in the same spaces are numbers corresponding to the numbers in the first column to the right of the line  $d^1$ .

In the second space of the table D in the order of their succession running to the right are the numbers 1 to 9 inclusive and in the spaces below and running downwardly are numbers representing amounts beginning with the numbers at the heads of the columns.

The operation is as follows: Assuming that the check is to be prepared for seventy five cents (see Fig. 2) the words —seventy five cents— are written in the cent space of the table B and all of the table to the left of the line  $b^6$  is torn off, the numbers —75— are written in the cent space of the table C and all of the table to the left of the line  $d^1$  and below the line  $c^1$  torn off and the name of the drawer written in the top space of the table D. Assuming that the check is to be prepared for three hundred and twenty five dollars (see Fig. 3) the words —three hundred and twenty five— are written in the third space of the table B, in other words the space corresponding to the first number of the amount, and the table torn off so as to remove all amounts above three hundred and twenty five dollars, the numbers —325— are written in the third space of the table C in other words the space corresponding to the first number of the amount, the table torn off to the left of the line



d<sup>1</sup> so as to remove all amounts above one hundred dollars and the dollar mark placed before the numbers —300— in column three and the name written in the third space of the table D, the first letter of the first name being begun in the third column on the numbers —300—.

I do not wish to be understood as limiting myself to the precise details and arrangements of parts shown and described, but reserve the right to all modifications within the scope of my invention.

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

1. In an instrument of the character described, a table having longitudinal lines forming spaces, transverse lines intersecting the longitudinal lines at one end and forming intersecting columns, digits in the spaces at the side of the columns, numbers in the spaces intersected by the columns, the first digit of each of which is identical with the digit in the same space at the side of the columns, a second table having longitudinal lines forming spaces, transverse lines intersecting the longitudinal lines at one end and forming intersecting columns, numbers in said columns, the first digit of each of which designates the column in which it is located and numbers in the same spaces at the side of the columns beginning with the same digit as the numbers in the first column, and a third table embodying longitudinal lines forming spaces, transverse lines intersecting the longitudinal lines and forming intersecting columns and numbers in each of said columns, the first

digit of each of which designates the column in which it is located, substantially as described.

2. In an instrument of the character described, a table having longitudinal lines forming spaces, transverse lines intersecting the longitudinal lines at one end and forming intersecting columns, the transverse lines forming the columns and the portions of the longitudinal lines intersected by said transverse lines being scored, digits in the spaces at the side of the columns, numbers in the spaces intersected by the columns, the first digit of each of which is identical with the digits in the same space at the side of the columns, a second table having longitudinal lines forming spaces, transverse lines intersecting the longitudinal lines at one end and forming intersecting columns, the portions of the longitudinal lines at the side of the transverse lines being scored, numbers in said columns, the first digit of each of which designates the column in which it is located and numbers in the spaces at the side of the columns beginning with the same digit as the numbers in the first column, and a third table embodying longitudinal lines forming spaces, transverse lines intersecting the longitudinal lines at one side and forming intersecting columns and numbers in each of said columns, the first digit of each of which designates the column in which it is located, substantially as described.

Signed at New York city, in the county of New York, and State of New York, this seventh day of August, A. D. 1906.

MARCUS H. FOX.

Witnesses:

A. R. APPLEMAN,  
M. I. MOSER.