

J. J. CLARK.
BANK CHECK, MONEY ORDER, AND THE LIKE.
APPLICATION FILED MAR. 30, 1908.

915,554.

Patented Mar. 16, 1909.

No. 10		Washington, D. C. January 1, 1908	
The National Bank		Pay to the order of John Doe \$ 67 ⁵⁸ / ₁₀₀	
Check No.		Amount	
To		For	
Richard Roe.		6 1	
Not good for more than the highest printed marginal amount		7	

Witnesses

Geo. A. Byrne.
Wm. H. Chadwick

Inventor

J. J. Clark
by John H. Hall
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UNITED STATES PATENT OFFICE.

JOHN J. CLARK, OF SAGOLA, MICHIGAN.

BANK-CHECK, MONEY-ORDER, AND THE LIKE.

No. 915,554.

Specification of Letters Patent.

Patented March 16, 1909.

Application filed March 30, 1908. Serial No. 424,189.

To all whom it may concern:

Be it known that I, JOHN J. CLARK, citizen of the United States, residing at Sagola, in the county of Dickinson and State of Michigan, have invented certain new and useful Improvements in Bank-Checks, Money-Orders, and the Like, of which the following is a specification.

My present invention relates to improvements in checks, drafts, money-orders and other devices which may be made payable for or to represent different values or amounts of money, and it has for its object primarily to provide a device of this character having rows of numerals corresponding to the different values which the device may be made to represent, a portion of the check or other device, preferably one end thereof being adapted to be torn from the body whereby the highest numerals of the several rows serve to indicate, without possibility of fraudulent alteration, the exact amount represented on the body of the device.

Another object of the invention is to provide an improved device of the general character set forth above, which comprises a body whereon is represented the amount and which contains the signature and other appropriate data as usual and a stub on the check which is adapted to be torn from the body, the rows of value indicating numerals which are printed upon the device as to be partly contained on the body and partly on the stub, being arranged in primary and secondary rows, one row serving to indicate upon the body the amount for which the same was originally issued, and the other row indicating upon the stub or check the amount for which the body was issued.

One embodiment is shown in the accompanying drawing wherein the invention is applied to a check, but it will be understood that the invention is not limited in this respect as it is capable of use generally in connection with devices of various kinds that are capable of denoting values.

In the present instance the check comprises a body 1 and a stub 2 which are preferably made as usual of a sheet of paper of appropriate dimensions, the body being usually printed as a blank and filled out for the amount for which the check is payable and it is signed. The stub is arranged at one edge of the sheet, preferably at one end as shown, and it may contain a blank form to receive appropriate data with reference to the body

from which it is torn, such for instance as the number and the amount thereof, and the parties to whom and for whom it was made.

The line on which the stub is separated from the body is preferably utilized to indicate on the row or rows of numerals the amount represented on the body which is usually negotiated and in the present instance a row of numerals is shown consisting of a numeral section 3 which extends lengthwise inwardly across portions of the stub and body, a numeral section 4 which extends transversely of the strip, a numeral section 5 which also extends preferably lengthwise of the strip or parallel to the numeral section 3 and numeral section 6 which extends transversely of the strip and parallel to the section 4, the sections of numerals however constituting in effect a continuous row although certain ones are arranged in angular relation to others.

The numerals of the section 3 are arranged preferably progressively in a direction from the apex of the angle formed between this section of the row and the next adjacent row thereof and designate amounts in dollars for instance, varying by tens or any other appropriate progression, while the numerals in the section 4 vary progressively from said apex preferably by single units corresponding to dollars. The numerals in the sections 5 and 6 vary in a similar manner, these numerals corresponding however to the cents portion of an amount.

In the present instance the stub is adapted to be torn from the body portion of the instrument in order to serve as a counter part or check thereon, and in order that the stub may indicate positively the amount for which the body portion of the instrument was issued, a secondary row of numerals is provided which preferably extends parallel to the primary row, the rows being duplicates except that the numerals of the secondary row are arranged opposite to the next lower numerals in value of the primary row.

In issuing devices of this character made in accordance with my invention, the body portion is filled out as usual. In the present instance, a check is shown drawn for \$67.58, and in issuing the check the stub is torn from the body on the dotted line 7—7 as shown. This line of severance intersects the section of numerals 3 so as to leave the numeral 60 of the primary row as the highest one in this section, and in the same manner it intersects

the sections 4, 5 and 6 leaving the numerals 7, 50 and 8 as the highest numerals in these sections. By predetermined interpretation, the amount indicated on the margin of the body indicates the same amount as that designated in the body. On the stub the lowest remaining numerals in the sections 3 and 4 are 60 and 7 in the secondary row, and the lowest remaining numerals in the sections 5 and 6 are 50 and 8, so that by proper interpretation the amount indicated on the severed margin of the stub corresponds with that designated in the body portion which has been severed therefrom.

15 An instrument made in accordance with my invention provides effective means for preventing fraudulent alteration of the amount designated in the body thereof, as all numerals having values greater than that designated in the body are removed and hence it will be impossible to raise the amount without exposing the fraud.

It will be understood that while I have herein shown one specific embodiment of my invention, this is susceptible to changes and modifications without departing from the spirit of my invention, and I desire it to be understood that the expression "single zig-zag row" in the claim is intended to cover the primary value designating characters either with or without the sub-characters which indicate on the stub the amount for which the instrument is drawn.

Having thus described my invention, what I claim is:—

A device of the character described, having an angular row of value-designating charac-

ters adapted to indicate on the margin of the device when torn from its stub the amount for which it is drawn comprising a row of value-designating characters extending longitudinally of the device, the values decreasing uniformly from left to right, a second row of value-designating characters of the same denomination as the said first row, commencing with its lowest value at that end of the first row having the smallest value and extending therefrom transversely of said first row in regularly increasing values, a third row of value-designating characters commencing at that end of the second of the above mentioned rows having the highest value and extending in a direction longitudinally of said device, the characters of the said third row decreasing uniformly in value from the second row to the end of the third row, and of a different denomination from said first and second rows, and a fourth row of value-designating characters of the same denomination as the third row, commencing at that end of the third row having the lowest value and extending transversely thereof, the characters of the fourth row uniformly increasing in value from the lowest value at the end adjacent the third row to the highest value at its opposite end, the said four rows being arranged to form a single zig-zag row.

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

JOHN J. CLARK.

Witnesses:

WILLIAM SHAY,
CHAS. FROOK.