

S. R. HOPKINS.
BANK OR CHECK BOOK.

No. 489,561.

Patented Jan. 10, 1893.

Fig. 2.

Fig. 2 is a perspective view of a checkbook. The top cover is visible, showing a check and a deposit slip. The check is for \$500, payable to the order of the depositor. The deposit slip is for \$500, deposited in the Consolidated Bank of New York. The checkbook is labeled "No. 49E" and "THE CONSOLIDATED BANK, NEW YORK".

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Fig. 3.

Stamp
— of —
Bank.

Name and Address of Owner.

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Depositor.

Cahier

Fig. 4.

Witnesses,

J. M. Withers.

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By his Attorneys,

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Inventor

Selden R. Hopkins.

UNITED STATES PATENT OFFICE.

SELDEN R. HOPKINS, OF NEW YORK, N. Y.

BANK OR CHECK BOOK.

SPECIFICATION forming part of Letters Patent No. 489,561, dated January 10, 1893.

Application filed January 29, 1890. Serial No. 338,451. (No model.)

To all whom it may concern.

Be it known that I, SELDEN R. HOPKINS, a citizen of the United States, residing at New York, in the county of New York and State of New York, have invented a new and useful Bank or Check Book, of which the following is a specification.

This invention relates generally to an improvement in bank or check books containing certificates of deposit payable in parts by the means of blank certified checks.

Specifically the invention consists in the improvements hereinafter described and more particularly pointed out in the claims.

The object of my invention is to obviate the inconvenience and danger which attend the carrying of considerable amounts of money or securities, and to devise a means by which an equivalent may be conveniently carried in the shape of a certificate of deposit of a certain amount, accompanied by blank checks, each of which shall be negotiable for a certain amount not exceeding a certain limit which shall appear permanently upon the face of each check, the sum total of all the checks when drawn for their full limit values equaling that of the certificate of deposit.

In the drawings—Figure 1 is a plan view showing the check book open with the memorandum of checks drawn exposed to view. Fig. 2 is a plan view showing the memorandum sheet raised and the checks and certificate of deposit exposed. Fig. 3 is a plan view showing the checks lifted to expose the agreement printed upon the last page of the cover. Fig. 4 is a sectional view taken on the line $x-x$ in Fig. 2.

Like numerals of reference indicate like parts in all the figures.

1 designates a book cover of suitable construction comprising the sides 2, 3 and the flap 4, which is flexibly attached to the outer edge of the side 3. To one end or edge of the side 2 of the cover is attached a check book comprising any desired number of checks or leaves which are suitably bound together. Upon the inside of the side 3 of the cover is printed or inscribed a certificate of deposit as shown at 6, which of course may be in any desired form and which may be filled out to any desired amount. To the upper edge of the side 3 of the cover, at the point where it is

joined with the folding flap 4 is attached a folding memorandum sheet 7 upon which a memorandum of the checks drawn by the holder may be kept. The inner side of the flap 4 is provided with a space 8 upon which the name and address of the owner of the book together with the stamp of the issuing party may be imprinted or inscribed. Upon the inner side of the side 2 of the cover is imprinted or inscribed any desirable agreement between the issuing party and the depositor, which is to be officially signed by the issuing party and by the depositor. At the left of this space is a space 9 for a personal description of the depositor, which is to be properly filled out for the purpose of assisting the depositor in identifying himself in case of necessity.

Each of the individual checks is to be certified by the issuing bank for an amount not exceeding a certain limit; the sum total of the entire number of checks when drawn for their full limit values being equal to the total amount of deposit. It is obvious that the individual checks contained in a single book may be certified to different amounts and in order to enable any one of the checks which may be selected for use to be readily detached each check is separated from its stub by perforations, as shown at 10.

The details of the form of the checks, the agreement, and the certificate of deposit may obviously be varied to suit circumstances, and I do not desire to be understood as limiting myself in this respect.

The operation and advantages of my invention will be readily understood from the foregoing description when taken in connection with the drawings hereto annexed. The bank or issuing concern on receiving a certain amount of money, or stocks, bonds, certificates, or other securities having a money value, on deposit may issue to the depositor one of the books of a face value equaling the money value of the deposit and containing a number of certified blank checks, each limited in the manner herein described to a certain amount, and the sum total of all the checks when drawn for their full values equaling the amount of the deposit.

When the book is issued the issuing party and the depositor both sign the agreement, which among other things provides that any

difference between the amount for which the blank parts or checks have been drawn and paid and the limit to which they are certified will be refunded to the depositor or his legal representatives upon the surrender of the certificate and a settlement of account.

The personal description of the depositor which is permanently inscribed in the book enables the depositor in case of necessity to identify himself, and the issuing bank is safely guarded against over drafts on the part of the depositor by the fact that the extreme limit to which the blank checks have been certified does not exceed the amount of the deposit.

In practice I may find it desirable to change and modify various details of my invention and I therefore desire it to be understood that I do not limit myself to the details herein shown and described but reserve the right to any modifications which may be resorted to without departing from the spirit of my invention.

It will be understood that my invention is not restricted to banks but that it applies to and may be used by express, trust, and guarantee companies and other similar monetary institutions; also that the invention is applicable for acknowledging the deposit for a specified purpose of stocks, bonds, certificates, and other securities, as well as money, by the means of which the money value of such securities and products as well as money may be made negotiable by indorsement.

Having thus described my invention what I claim is:— 35

1. A bank check-book, comprising a certificate of deposit, and a number of blank certified checks, each good for a specified amount indicated thereon, the sum total of said checks when drawn for their full limit values being equal to the amount of the deposit, substantially as described. 40

2. A bank check-book, comprising a certificate of deposit, a number of blank certified checks, each good for a specified amount indicated thereon, the sum total of said checks when drawn for their full limit values being equal to the amount of the deposit, and an agreement between the issuing party and the depositor, substantially as described. 50

3. A bank check-book, comprising a certificate of deposit, a number of blank certified checks, each good for a specified amount indicated thereon, the sum total of said checks when drawn for their full limit values being equal to the amount of the deposit, an agreement between the issuing party and the depositor, and a description of the depositor, substantially as described. 60

In testimony that I claim the foregoing as my own I have hereto affixed my signature in presence of two witnesses.

SELDEN R. HOPKINS.

Witnesses:

JOHN TRUNK,

M. L. MUHLEMAN.