

C. E. MAYNE.  
BANK CHECK.  
APPLICATION FILED JAN. 16, 1920.

1,368,518.

Patented Feb. 15, 1921.

*Fig. 1.*

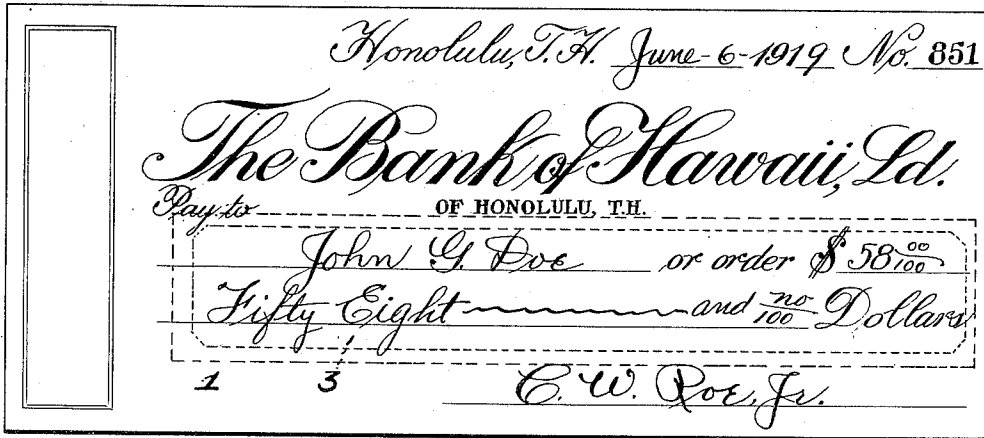


*Fig. 2.*

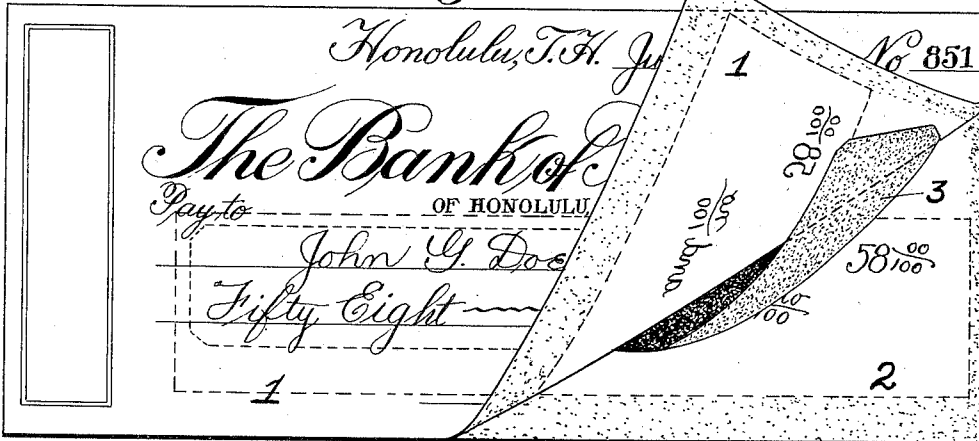
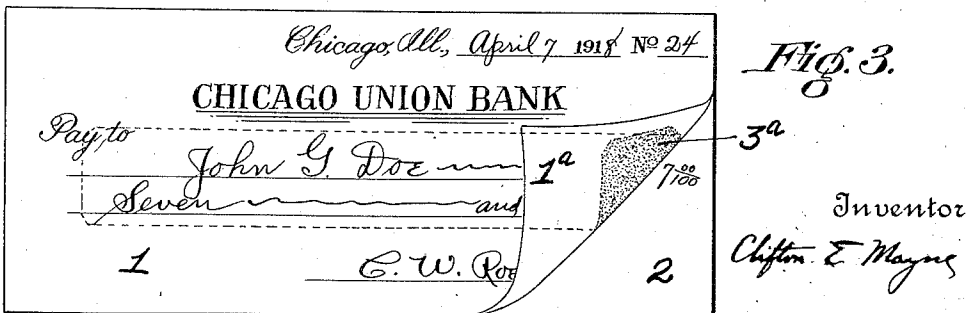


*Fig. 3.*



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# UNITED STATES PATENT OFFICE.

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## BANK-CHECK.

1,368,518.

Specification of Letters Patent. Patented Feb. 15, 1921.

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*To all whom it may concern:*

Be it known that I, CLIFTON ELMO MAYNE, citizen of the United States, residing at Honolulu, in the county of Honolulu and Territory of Hawaii, have invented new and useful Improvements in Bank-Checks, of which the following is a specification.

The present invention relates to improvements in bank checks and has for its object to provide such an instrument with means whereby any alteration of or attempted change in the portion denoting the value or the amount for which the check is drawn, will be clearly disclosed.

One of the objects of the invention is to provide a simple and inexpensive check which will avoid the necessity for employing the various mechanical devices now commonly used to prevent raising or changing bank checks.

With these objects in view, the invention comprises a bank check which will be as convenient and as readily handled as an ordinary check, and which will contain within itself means for duplicating on a sheet or strip forming the back of the check the amount or value intended to be represented by the check.

In the drawings,

Figure 1 is a face view of a check constructed in accordance with the present invention,

Fig. 2 is a view showing the several elements of the check partially separated,

Fig. 3 illustrates a slight modification.

As shown particularly in Figs. 1 and 2, the improved check is composed of two superposed layers or plies of paper 1—2 and an intermediately arranged strip or sheet of manifolding material 3. The plies or layers 1—2 may be slightly thinner than the sheets of paper upon which the checks are ordinarily printed and the same are suitably united by mucilage, paste, or other means so as to constitute a unitary inseparable structure, the members of which are not liable to be accidentally disconnected. The paste, glue or other means by which the two sheets are united, does not extend over the entire surface thereof but is arranged to provide a pocket-like space beneath that portion of the face of the check on which the amount represented thereby is to be written; and within this pocket-like space is arranged a strip 3 of carbon paper or other suitable manifolding element, or the rear portion of

the face sheet within said pocket-like space may have a manifolding substance applied directly thereto.

The two sheets being marginally closely united, prevent displacement of the strip 3 while affording a limited relative movement between said strip and the two sheets as is necessary for causing impressions made on one surface of said strip to be transferred to the other sheet bearing against the opposite face.

Instead of employing any suitable form of independent manifolding strip 3, the rear surface 1<sup>a</sup> of the face sheet 1 of the check may have a suitable body of manifolding substance 3<sup>a</sup> applied directly thereto as above noted.

It will be seen that with either of the two forms or embodiments of the invention described any writing on the face of the check above the manifolding surface will cause duplication of such writing to be produced on the rear sheet 2. This latter sheet may be of such light weight material that the characters produced thereon will be readily visible from the back of the check, and it will be seen that in case a party to whom the check is presented has any doubt whatever as to whether or not the amount for which it was originally drawn has been changed, he can readily see at a glance from the back of the check if any change or alteration has been made as will be clearly evident.

While the two sheets are not designed to be separated, it will be seen that by tearing through the connected portions, thus in effect destroying the check, it is possible to expose the entire area of the pocket-like space and thus bring directly to view the writing on the inner surface of the rear sheet.

By this invention it is possible to provide a bank check which will be practically as inexpensive as the checks commonly employed and which will positively show definitely whenever any alteration or change in the value thereof is made. Therefore, it is not necessary, with such a check, to employ the relatively expensive and more or less complicated machines or other protection devices which are largely in use at the present time.

The area of the manifolding strip or surface may be varied as desired, that shown extending merely over the relatively narrow space provided for the name of the payee

and the amount for which the check is drawn. The form and dimensions of the pocket-like space may of course be varied as desired, for example, extended to include the signature space as well as those provided for the name of the payee and the amount for which the check is drawn. As noted, the carbon or duplicating material may be applied either directly to the back of the face sheet 1 or to the front of the back sheet 2, or constitute an initially separate or independent strip or sheet which is held between the front and back sheets 1—2 by the marginal connection hereinbefore referred to. Said manifolding material may be of any desired color, red being found particularly satisfactory.

It is believed that the advantages of the invention will be readily appreciated from the foregoing description and the accompanying drawings.

Having thus described the invention, what is claimed is:

1. A bank check containing within its body means whereby the amount for which the check is drawn will be duplicated on and be reversely visible through the back of the check for the purpose described.

2. A bank check comprising a face sheet, a thin back sheet marginally united to the face sheet, and an intermediate transfer means for duplicating on the inner face of the back sheet the amount for which the check is drawn, which duplication is visible through the back sheet.

3. A bank check comprising two superposed sheets of paper united at their margins and means arranged between said sheets and extending over an area materially less than that of said sheets for duplicating on the back sheet the amount for which the check is drawn, said duplicate record being visible through the back sheet.

4. A bank check comprising a thin back sheet, and a face sheet united to the back sheet and provided on its inner surface with a coating of manifolding substance extending over the area provided to receive the indication of the amount for which the check is drawn, whereby said indication will be duplicated on the inner surface of, so as to be visible through, the back sheet.

In testimony whereof I have hereunto set my hand.

CLIFTON ELMO MAYNE.