E. M. JONES.

PROTECTIVE CHECK.

APPLICATION FILED JULY 30, 1908.

1,028,570. Patented June 4, 1912.

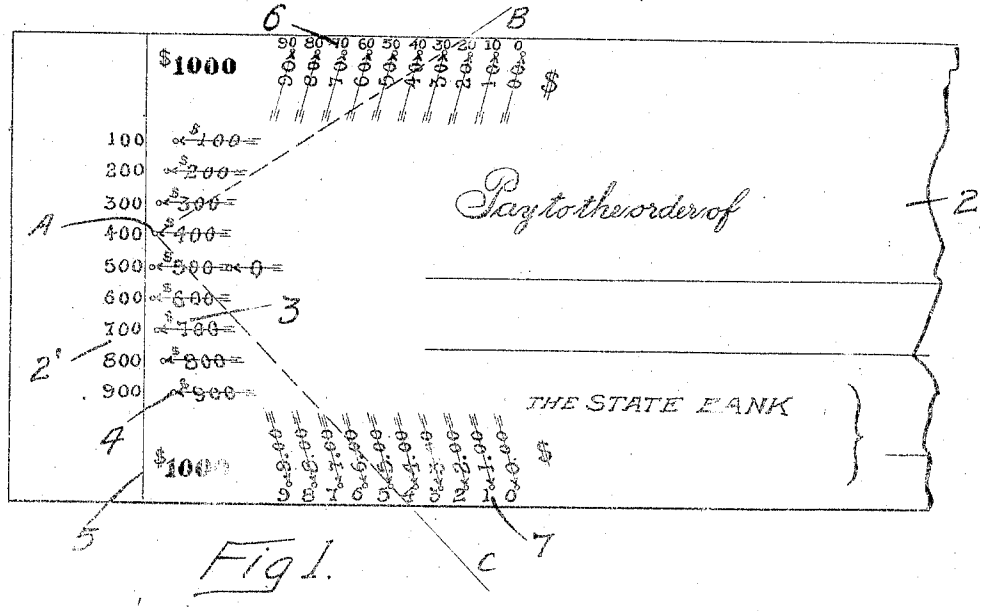

Fig 1.

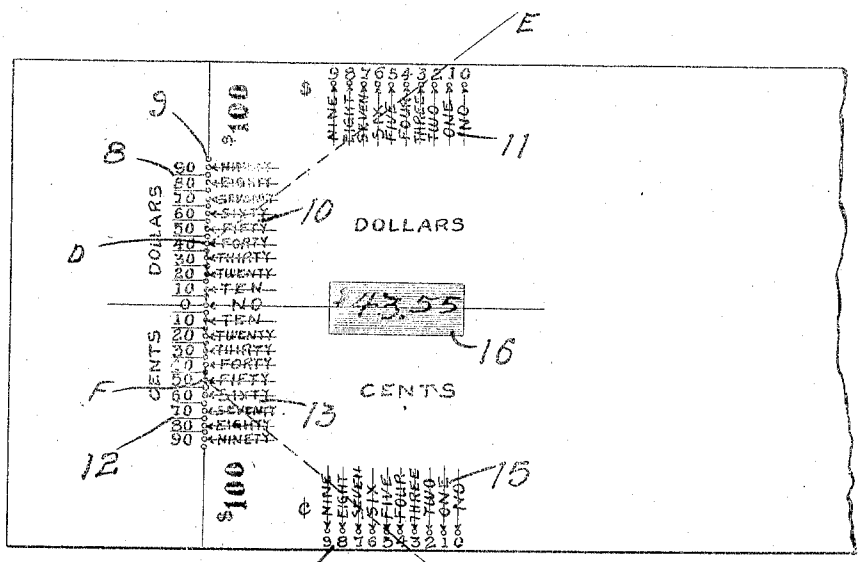

Fig 2

WITNESSES
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UNITED STATES PATENT OFFICE.

EARLE M. JONES, OF MINNEAPOLIS, MINNESOTA, ASSIGNOR OF ONE-FIFTIETH TO GILBERT KVITRUD, OF MINNEAPOLIS, MINNESOTA.

PROTECTIVE CHECK.

1,028,570. Specification of Letters Patent. Patented June 4, 1912.

Application filed July 30, 1908. Serial No. 446,058.

To all whom it may concern:

Be it known that I, EARLE M. JONES, of Minneapolis, Hennepin county, Minnesota, have invented certain new and useful Improvements in Protective Checks, of which the following is a specification.

My invention relates to means for protecting checks, drafts or money orders, to prevent their alteration and to eliminate the use of machines of various kinds for marking or cutting the paper of which the checks or drafts is composed.

A further object is to provide a protective means that is simple and efficient, and easily and expeditiously operated.

My invention consists generally in providing groups of characters on the face of the check or draft representing the various amounts for which the check or draft may be drawn, said groups being disposed so that straight lines of severance may be drawn from the character representing hundreds in one group, and intersect the character representing the tens and units in the other groups.

In the accompanying drawing forming part of this specification, Figure 1, is a face view of a portion of a check with my invention applied thereto. Fig. 2, is a similar view illustrating the application of the invention to a money order.

In the drawing, 2 represents a check of ordinary type having at the left hand end a vertical row of figures, 2′ representing hundreds, all the characters being multiples of one hundred. A similar row of figures 3 is provided beside the first row with arrows intersecting them, pointing to the outer row or column and terminating with perforations 4 made in the paper between the rows or columns and opposite the characters. A score line 5 is provided extending transversely of the check between the vertical columns, and on one side of this line, numerals representing one thousand and on the other side numerals representing nine hundred are printed. In case the check is drawn for an even one thousand dollars, the strip of the paper at the left of the line 5 is torn off, no further protection being necessary than the printed amount of the check. At the top of the check and angularly disposed with respect to the vertical columns, is a group 6 representing tens up to ninety dollars, arrows being provided, which intersect the numerals representing tens and terminating with perforations in the paper corresponding to those described. At the bottom of the check, is a third group 7 also angularly disposed with respect to the vertical columns 2′ and 3 and representing units from one to nine. These numerals also having arrows intersecting them with perforations in the paper at the termination of the arrow points. If a check is drawn for an amount, say $435.00, the end of the check is torn along the line A B or between the perforations opposite the numerals 400 and 30. The lower corner of the check is torn off along the line A C or to the five dollar perforation. When this has been done, the numeral four hundred will appear in the apex of the triangle formed at the end of the check, the thirty will appear at the upper edge of the check, and the five at the lower edge so that the person receiving the check or draft, can tell at a glance, the amount for which it was originally drawn, and whether it has been tampered with or not. The paper is torn along straight lines at the top and bottom of the check and the amount for which the check is drawn can be very easily and quickly indicated without the necessity of tearing irregular lines as is often required, particularly in express orders and without the use of a machine for perforating or impressing the amount on the check.

In Fig. 2, I have illustrated the invention applied to a money order which is frequently made out for a fraction of a dollar. In this case, the groups of numerals are arranged as described with reference to the check, except that I prefer to provide the dollar characters above the middle line of the money order, and those representing cents, below the middle line. 8 represents a vertical column of numerals representing ten dollars, to ninety dollars on one side of a line of perforations 9, and 10 a column of printed words opposite and corresponding to the Arabic figures in the column 8. At the top of the check and angularly arranged with respect to the vertical columns, is a horizontal column 11 of printed words having arrows intersecting them and terminating with perforations corresponding to those described. Arabic figures are also arranged

horizontally along the upper edge of the money order, opposite the arrows. The figures one hundred are printed on the money order and when it is drawn for exactly this amount, the strip of paper on the left hand side of the row of perforations 9 is torn off, indicating that the money order is drawn for the exact sum of one hundred dollars. Below the middle line of the check, is a column of Arabic figures 12 representing cents and on the other side a column 13 of printed words also representing cents from ten to ninety. At the lower edge of the money order, is a group of numerals 14 indicating units from one to ten and associated with a horizontal row of printed words 15 through which arrows pass terminating with perforations in the paper. A blank 16 is preferably provided near the middle of the money order, in which the amount for which the money order is drawn, is written. In issuing the order, the paper is torn, if drawn for the amount indicated in the figure, along the line D E intersecting the perforation at forty in the vertical row of printed words and three in the horizontal row at the top of the order. The paper is also torn on the line F G between the perforations opposite the word fifty in the vertical column and 5 in the lower horizontal column. The order will then show plainly the amount for which it is drawn and cannot be altered without detection.

This invention may be utilized in the printing of money receipts of various kinds. I have not thought the illustration however of such an application, necessary in this case.

I claim as my invention:

A check, money order, or similar instrument having a column of characters therein at one end and rows of characters angularly disposed on the face of the check with respect to said column, the check having perforations therein opposite the characters of said column and rows, said perforations being between the edges of the paper and the characters of said column, the rows of characters corresponding to the amount for which the check is drawn being next to the severed edge and visible when the paper is torn across the corners between the perforations opposite the characters representing the amount for which the instrument is drawn in said column and rows.

In witness whereof, I have hereunto set my hand this 24th day of July, 1908.

EARLE M. JONES.

Witnesses:
RICHARD PAUL,
J. A. BYINGTON.