

(No Model.)

L. LOESER.
CHECK, BOND, NOTE, &c.

No. 578,824.

Patented Mar. 16, 1897.

Fig. 1.

Fig. 1. is a diagram of a check form. The form is rectangular with a dashed border. At the top, there is a row of boxes for the number of the check, labeled "Nine", "Eight", "Seven", "Six", "Five", "Four", "Three", "Two", "One", "Thousand", "Hundred", "One", "Two", "Three", "Four", "Five", "Six", "Seven", "Eight", "Nine". The number "578,824" is written in the boxes. Below this, the text "BUFFALO, N.Y." is written, followed by "189". The text "The German Bank" is written in a large, stylized font. Below this, the text "PAY TO THE ORDER OF" is written, followed by a line for the name of the payee. The text "\$" is written to the right of the line. Below this, the text "DOLLARS" is written, followed by a line for the amount in dollars. The text "No." is written to the left of a line for the number of the check. The text "100" is written below the line for the amount in dollars. The text "Patented" is written vertically on the right side of the form.

Fig. 2.

Fig. 2. is a diagram of a check form. The form is rectangular with a dashed border. At the top, there is a row of boxes for the number of the check, labeled "One", "Thousand", "Hundred", "One". The number "596" is written in the boxes. Below this, the text "BUFFALO, N.Y. February 19, 1896." is written. The text "The German Bank" is written in a large, stylized font. Below this, the text "PAY TO THE ORDER OF" is written, followed by a line for the name of the payee. The text "\$1130#" is written to the right of the line. Below this, the text "DOLLARS" is written, followed by a line for the amount in dollars. The text "Eleven Hundred and Thirty" is written to the left of the line. The text "No. 596." is written to the left of a line for the number of the check. The text "John Doe." is written to the right of a line for the signature. The text "Patented" is written vertically on the right side of the form.

Witnesses

Geo. E. Fuchs
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UNITED STATES PATENT OFFICE.

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CHECK, BOND, NOTE, &c.

SPECIFICATION forming part of Letters Patent No. 578,824, dated March 16, 1897.

Application filed February 26, 1896. Serial No. 580,819. (No specimens.)

To all whom it may concern:

Be it known that I, LEO LOESER, of Buffalo, in the county of Erie and State of New York, have invented certain new and useful Improvements in Checks, Bonds, Notes, &c.; and I do hereby declare the following to be a full, clear, and exact description of the invention, such as will enable others skilled in the art to which it pertains to make and use it, reference being had to the accompanying drawings, which form part of this specification.

My invention relates to improvements in checks, notes, bonds, and other similar instruments, the same being provided with marginal figures adapted to be torn off, leaving thereon designated the amount for which the instrument is drawn.

The object of my invention is to arrange a marginal indication of numbers which can be torn off, leaving indicated upon the check the amount for which it is drawn and which cannot be altered to raise the amount the instrument was originally intended to cover, the said arrangement being with the thousand and hundred characters beginning at the center of the edge of the check and counting in opposite directions and the fractions of a hundred at one edge thereof arranged to count toward the adjacent hundred or thousand figures.

In the accompanying drawings, Figure 1 is a view of a check embodying my invention, the same being blank. Fig. 2 is a view showing a check drawn for eleven hundred and thirty dollars with the marginal figures removed to prevent the raising of the amount.

I am aware that marginal figures have been provided on instruments and adapted to be torn away, but I arrange my improvement in a peculiar manner which adapts it for convenience and simplicity of operation.

At one longitudinal edge, preferably the top, I arrange the thousands and hundreds numbers with the designating thousands and hundreds situated side by side at the center of the edge, as clearly shown. The figures representing the number of hundreds or thousands are arranged at the sides of the words "Thousands" and "Hundreds," respectively, and counting in opposite directions, that is, beginning with "One" adjacent the thousands and hundreds designation.

The right-hand margin of the check is provided with the fractions of a hundred, beginning with "Ten" and running to "Ninety," as shown, and arranged to count toward the hundreds, the transverse marginal arrangement being connected by a diagonal perforated line *a*, so that it can be continuously torn and separated, as will be readily understood.

The entire margin is preferably perforated on the line *b*, as shown, and then the transverse perforations between each number representing the hundreds or thousands or the fractions of the hundreds, so that they can be readily torn transversely or longitudinally for separating them, as will be readily understood.

By reference to Fig. 2 of the drawings it will be seen that all of the figures representing the thousands except the "One" and all of the designating characters representing the hundreds except "One" have been torn away, and also all of the figures representing the fractions of hundred torn away excepting "Thirty," which indicates clearly to the party holding the check that it is drawn for an amount not exceeding one thousand one hundred and thirty dollars.

It will be readily understood that the thousands and hundreds can be represented by figures instead of by writing out the number, as here shown, in which event a larger number of figures designating the thousands and hundreds could be used, as will be readily understood, so that the check could be drawn for a much larger amount than here represented.

By means of the diagonal line *a*, connecting the hundreds and thousands, it will be seen that, for instance, if the check is drawn for two hundred and ten dollars the transverse line between the "One" and "Two" can be torn and then the check torn longitudinally and across the diagonal line *a* to the fractions of the hundreds down to the proper point and then torn away. This diagonal line *a* leaves a space in the corner of the check, which can be very conveniently used for the word "Patented," as clearly shown.

A check, bond, note, or other instrument having the marginal arrangement here shown can be conveniently and quickly torn to leave

thereon the figures which represent the amount for which the check or other instrument has been drawn, thus preventing the raising of the check, as will be readily understood.

While the diagonal perforated line *a* serves to unite the perforations at the longitudinal and transverse edges of the check to facilitate the tearing thereof continuously, the principal object of the transverse line is to indicate to the person holding the check or to a person receiving the check that it should have marginal figures indicating the amount for which the check was drawn. The use of the word "Patented" or some other indicating-character may be used at this point of the check, putting the receiver thereof on his guard and indicating that if all of the marginal figures have been removed the check has been tampered with and should be rejected.

Having thus fully described my invention, what I claim, and desire to secure by Letters Patent, is—

1. A bank-check, comprising a body portion having on one edge two series of coupons, each series numbered consecutively from an intermediate starting-point outward, each series commencing with a certain figure and increasing in multiples thereof.

2. A check, bond or other similar instrument having marginal figures or numerals designating characters, the longitudinal marginal arrangement consisting of the thousands and hundreds designating characters situated side by side near the center of the edge of

the check, the numbers representing hundreds and thousands beginning adjacent to each of the thousand and hundred characters and counting in opposite directions, substantially as described.

3. A check, bond, note or other similar instrument having designating-characters on its margin, adapted to be removed, the arrangement being with the thousands and hundreds designating characters situated side by side near the center of the edge of the check, and counting from these characters in opposite directions, and the transverse marginal arrangement of the fractions of a hundred, the same arranged to count toward the hundreds, for the purpose described.

4. A check, note, bond or other similar instrument having marginal designating-characters adapted to be removed, the arrangement of the designations with the thousands and hundreds being near the longitudinal edge thereof with the characters counting therefrom in opposite directions, a transverse marginal arrangement of the fractions of a hundred counting toward the hundred numbers, and a diagonal perforation across the corner of the check connecting the hundreds and the fractions thereof, substantially as described.

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

LEO LOESER.

Witnesses:

CHARLES E. MCHENRY,
FRANK H. STEPHAN.