

[54] **CHECK BOOK HOLDER HAVING MASTER CHECK**

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[52] U.S. Cl. **283/7, 283/57, 283/58**

[51] Int. Cl. **B42d 15/00**

[58] Field of Search **283/67, 58**

[56] **References Cited**

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[57] **ABSTRACT**

A check book holder detachably carrying a book of personalized blank checks each having printed thereon the name and address of the person or persons authorized to negotiate the checks, and with the holder also carrying a master check printed in a manner similar to the check blanks, with the name and address of the same person or persons as on the blank checks for comparison therewith, and with a picture of the authorized person or persons also printed on the master check for assistance in identification at the time of negotiation of a check.

3 Claims, 5 Drawing Figures

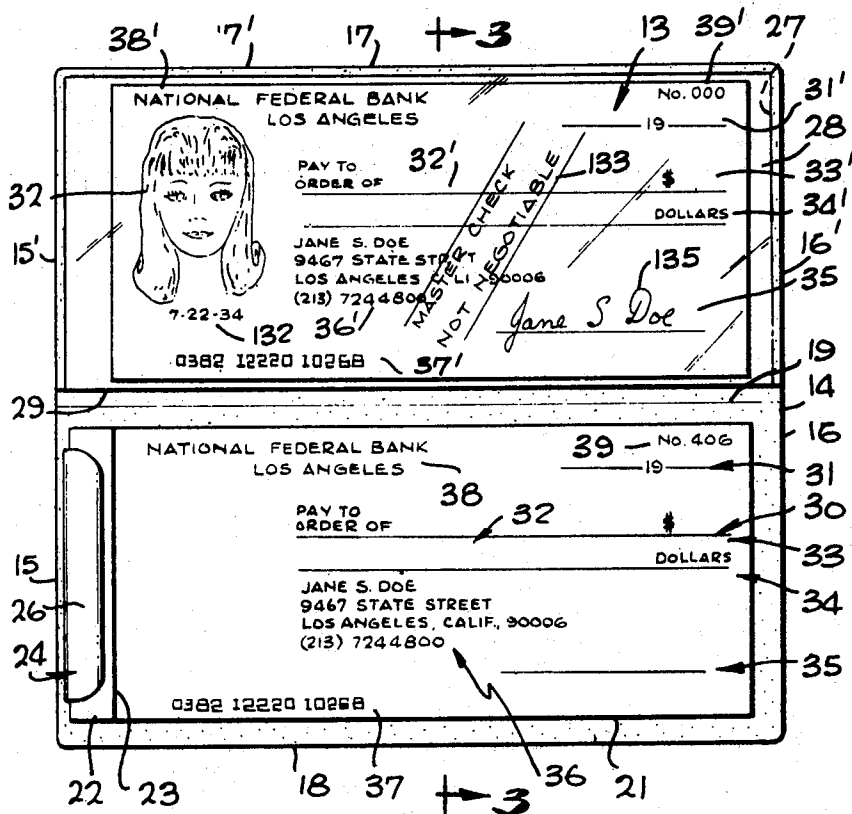


Fig. 1

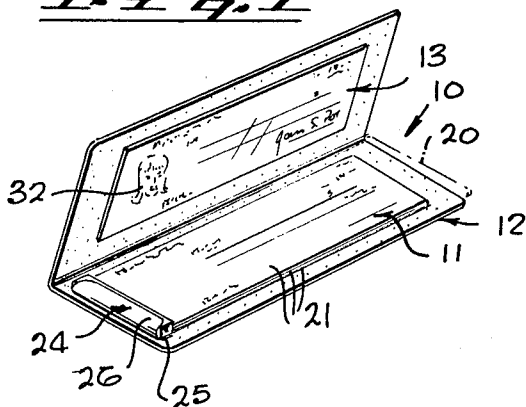


Fig. 2

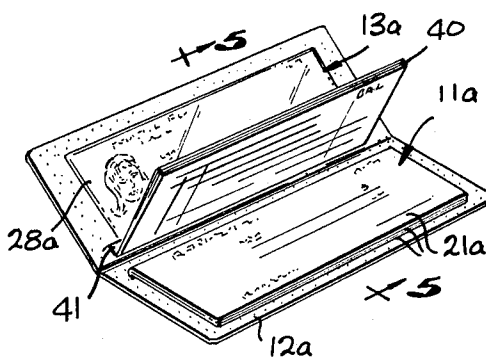


Fig. 3

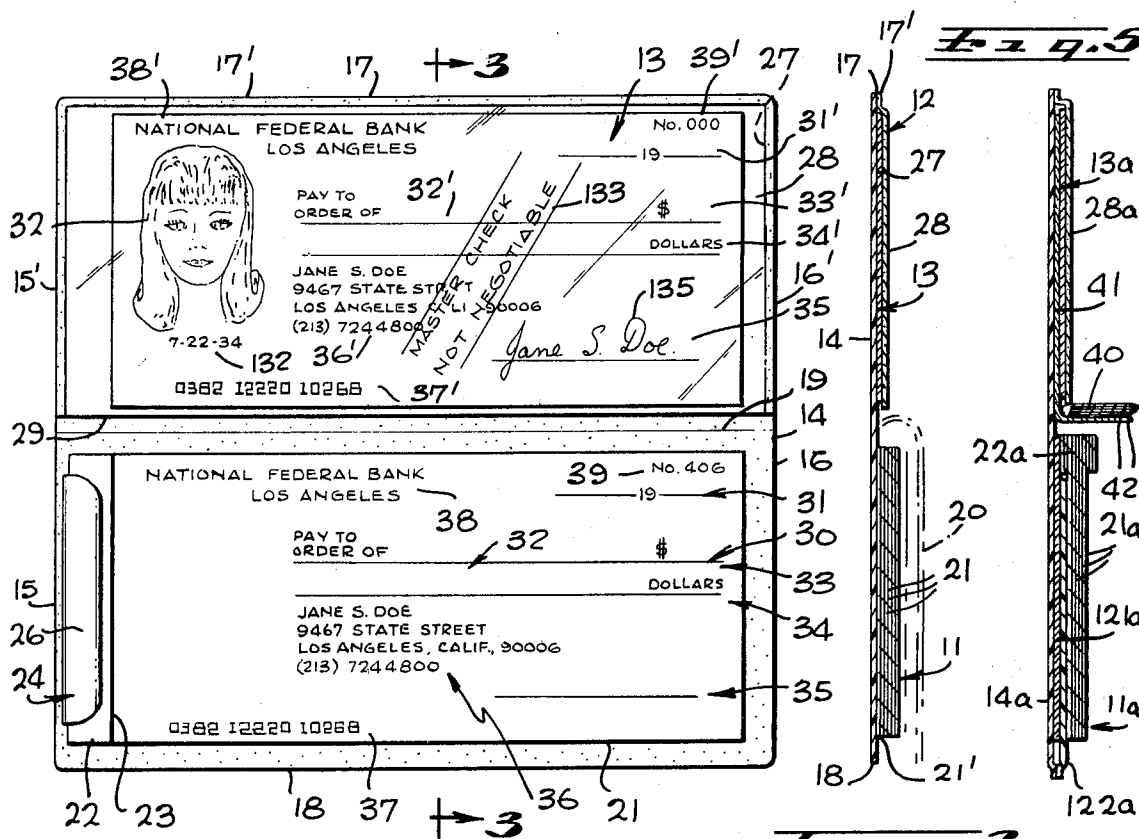


Fig. 2

Fig. 3

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CHECK BOOK HOLDER HAVING MASTER CHECK

This application is a continuation of application Ser. No. 826,580 filed May 21, 1969 and now abandoned.

BACKGROUND OF THE INVENTION

This invention relates to improved means for identifying a person more completely than has heretofore been possible at the time of negotiation of a check.

Various ideas have been proposed in the past for assisting a merchant or the like in properly identifying a person seeking to negotiate or cash a check. For example, some merchants retain permanent lists or information on file in their stores indicating the names and addresses of persons who have been approved for cashing of checks. Different types of identification cards have also been employed for attempting to assure that a particular individual is authorized. It has additionally been proposed in the past that each of the individual blank checks supplied to a person having a checking account have printed on its face an actual photograph of the authorized person or persons, so that a comparison of the photograph with the individual attempting to negotiate the check may be made at the time of the sale or other negotiation. However, though such printing of a photograph on each individual check would of course be very helpful, the cost entailed in this system is necessarily so great as to render it impractical or undesirable.

SUMMARY OF THE INVENTION

The present invention provides a unique identification system which is at least as effective as the above discussed arrangement of providing individual photographs on each of the blank checks, but which is much less expensive in practice, and which eliminates the impractical aspect of that system resulting from the necessity, under that system, for printing individual photographs on each of the blank checks provided to a person. My arrangement allows for positive photographic identification of a person, and for equally positive interrelating of the photograph with the particular check format, name, address, etc. on the check being negotiated, without requiring that the photograph be actually printed on that particular check. If desired, the authorized signature of the person who may properly sign the check can even be shown, in a manner enabling substantially positive identification.

To attain the above discussed results, I provide a check holder which carries, in addition to a book of blank checks, a special master check, to be utilized for identification purposes. The master check is printed with a check form similar to that provided on the actual blanks to be negotiated, including the same name, address, signature line, etc. In addition to this information, the master check also has on it a picture of the person or persons who can sign the check blanks. Because of the similarity of the master check and the blanks, the latter need not have the photograph printed on them, since a person to whom one of the checks is being negotiated may compare that check closely with the master check, and then compare the photograph on the master check with the actual appearance of the person negotiating the instrument, in a manner eliminating any question as to whether the person presenting the check actually has the authority to do so. The authorized signature may if desired be written onto the master check, for further comparison with the signature on the check being presented for transfer. Also, the holder may be designed to locate the master check in essentially side-by-side relation with respect to the blanks, so that the master check and blanks may be easily compared. When it becomes necessary to print additional checks for use in the holder, there is of course no necessity at that time for printing of another master check, and as a result the entire identification system provided by the invention adds only the cost of initial printing of one master check, carrying a photograph, to the cost ordinarily encountered in providing the usual type of check having no way of photographic identification.

BRIEF DESCRIPTION OF THE DRAWING

The above and other features and objects of the invention will be better understood from the following detailed description of the typical embodiments illustrated in the accompanying drawing, in which:

FIG. 1 is a perspective view of a check book holder arrangement embodying the invention;

FIG. 2 is a front view of the check book holder of FIG. 1 in fully opened condition;

FIG. 3 is a section taken on line 3—3 of FIG. 2;

FIG. 4 is a perspective view similar to FIG. 1, but showing a second form of check book holder embodying the invention; and

FIG. 5 is a vertical section taken on line 5—5 of FIG. 4.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

With reference first to FIGS. 1 to 3, I have illustrated in those figures at 10 a first check book and holder arrangement formed in accordance with the invention. The overall combination designated generally at 10 includes a check book 11, a holder 12, and a master check 13.

The holder 12 may take any of numerous conventional forms, but in the FIGS. 1 to 3 arrangement preferably takes the form of a breast pocket type holder made of a suitable typically flexible sheet material, such as leather, vinyl film, or other appropriate resinous plastic sheet material. As seen best in FIGS. 2 and 3, the holder may include a first rectangular sheet 14 of such flexible resinous plastic material, defined by two parallel opposite side edges 15 and 16 (FIG. 2), and two parallel upper and lower edges 17 and 18, with sheet 14 being foldable between open and closed conditions along a hinge line 19 which is parallel to upper and lower edges 17 and 18, and is midway between those edges. In the closed condition of the holder, the upper half of sheet 14, above hinge line 19, is folded downwardly to overlie and close the front side of the lower half of the holder, as indicated in broken lines at 20 in FIGS. 1 and 3.

The check book 11 includes a stack of identical rectangular blank checks 21, secured together along one of their edges in book form, but in a relation allowing the checks to be torn from the book individually in conventional manner. In the particular arrangement illustrated in FIGS. 1 to 3, I have shown a check book in which the individual blank checks are bound together at their left edges 22, and are perforated vertically adjacent those edges at 23 to enable them to be torn successively from the book. The bound edge 22 of the check book is detachably connectible to holder 12, as by a spring clip 24 of U-shaped cross-section, whose inner or under portion 25 (FIG. 1) is riveted or otherwise permanently secured in conventional manner to sheet 14 of the holder. As will be understood, the bound edge 22 of the check book can be forced into the U-shaped spring clip 23, between its inner portion 25 and outer portion 26, in a manner spreading those portions slightly apart, so that the resilience of the clip thereafter retains the check book in the illustrated position within the holder and until all of the checks in that particular book have been used, at which time the binding 22 of the check book can be removed and another book be substituted.

The master check 13 is preferably carried by the holder at a location allowing easy viewing of the master check without removal from the holder. For this purpose, a pocket for the master check may be provided in the upper half of the holder as viewed in FIG. 2. This pocket 27 is typically illustrated as formed by provision of a transparent sheet 28 of resinous plastic material or other suitable material, overlying most of the upper half of sheet 14, and having an upper edge 17' extending along and parallel to edge 17 of sheet 14, and two opposite side edges 15' and 16' extending downwardly along and parallel to edges 15 and 16 of sheet 14, to the location of a bottom edge 29 of sheet 28. This bottom edge 29 may be spaced slightly above hinge line 19. Along the three edges 15', 16' and 17', the pocket forming sheet 27 may be continuously

bonded or otherwise secured to the periphery of the main body 14 of the holder, but with lower edge 29 of sheet 27 desirably being free of any such direct attachment to body sheet 14, to enable master check 13 to be easily inserted upwardly into the pocket past edge 29 and to the position illustrated in the figures. The body or main sheet 14 of the holder may be formed of an opaque material, while the pocket forming sheet 28 is desirably of a transparent material, as previously mentioned.

The individual blank checks 21 are printed with the usual markings 30 defining a conventional check form, and including a date line 31, a line 32 on which the name of the payee is to be written, lines 33 and 34 on which the amount of the check is to be written in figures and words, and one or more signature lines 35. The name and address and telephone number, or names and addresses and telephone numbers, of the party or parties authorized to sign the checks are printed permanently on the face of each of the check blanks as illustrated at 36. Also, the usual series of magnetic markings 37 may be formed along the bottom edge of the check blank, for magnetic identification of the check in computer equipment, and the name and address of the bank on which the checks are to be drawn is printed at 38.

The master check 13 may be formed as a card or sheet of paper or the like, and is desirably of a size and rectangular shape corresponding exactly to the size and shape of each of the individual blank checks 21. Also, the master check preferably has printed on its face markings corresponding to all of those on the individual blank checks, designated generally at 30 on those blanks. More particularly, the master check has a date line 31' printed and located the same as date line 31 on each blank check 21, and has a payee line 32' printed and located the same as line 32 on blanks 21, as well as amount lines 33' and 34', signature line 35', name and address and telephone number information 36', magnetic markings 37', and bank identification 38', all printed exactly the same on the master check as on the individual blanks 21. Any other information which may be printed on the face of the blank checks is also reproduced on the master check, with an exemplary number being printed on the master check at 39' if numbers are printed serially on the checks themselves at 39.

In addition to the printed information on the master check which corresponds exactly to that printed on the check blanks 21 themselves, there is also provided on the master check at an appropriate location a photograph or other picture 32 of the party or parties authorized to sign the check blanks 21, and whose name or names appear at 36 and 36' on the check blanks and master check. This photograph may be applied to the master check in any convenient way, as by forming the master check of sensitized material on which the photograph may be printed from a photographic negative or the like, or by any conventional printing process, or if desired by forming the photograph on a separate piece of paper having adhesive on its back by which the photograph may be permanently adhered to the surface of the master check at the desired location. The master check also desirably has printed across its face at 133 an appropriate marking indicating that the master check itself cannot be negotiated. For example, there may be printed diagonally across the face of the master check the marking "Master Check-Not Negotiable," as indicated in FIG. 2. It is also contemplated that the actual authorized signature or signatures of the person holding the checking account may be written onto or printed onto the face of the master check at 135, on the signature line or lines 35', in exactly the way that the signature or signatures should be written on the check blanks 21 for negotiation. Such inclusion of the signature on the master check may in some instances be considered desirable and in other instances be considered undesirable, and therefore may or may not be utilized. The master check may additionally have the birth date or dates of the authorized persons printed on its face, typically beneath the photograph as indicated at 132, or along with the name and address on both the master check and blank checks.

In addition to the elements thus far described in connection with the form of the invention shown in FIGS. 1 to 3, there is also provided in the device some type of form for maintaining a record of the checks written. This record may if desired be maintained on stubs provided at the left ends of the check blanks 21, or on a separate insert which may be slipped into the pocket behind the master check, or in any other conventional or convenient manner, but in the particular form of the invention illustrated in FIGS. 1 to 3 it is assumed that the record form is provided as a bottom sheet or sheets 21' in the check book 11, located beneath the blank checks 21 themselves, and containing appropriate markings for indicating on a series of successive lines the date and payee of different checks, together with deposit information and the balance remaining after each check or deposit.

In using the device of FIGS. 1 to 3, when the owner of the check book desires to write a check to a particular merchant or other person, the owner fills out the top one of the check blanks 21, and then presents the entire assembly 10 to the merchant for comparison of the check with the master check 13. It is noted that in this condition both the master check and the top one of the blank checks 21 can be seen and studied simultaneously by the merchant, and can be compared very carefully with one another and with the appearance of the actual person seeking to negotiate the check. The correspondence between the markings on the master check and the blank check provides a very positive tie-in between the master check and blank check, and the comparison of the photograph 32 on the master check with the actual appearance of the person standing before the merchant provides a positive tie-in between that particular individual and the master check. Thus, if the master check and blank check are printed identically, and the appearance of the person seeking to negotiate the check is identical with the appearance of the photograph 32 on the master check, the merchant may cash the check with complete confidence of proper identification of the maker. This result is achieved, however, without the necessity for printing individual photographs on each of the different check blanks 21 themselves, and therefore with very little cost over and above that required for conventional identification systems.

FIGS. 4 and 5 show a variational form of the invention, in which the check book 11a is of the type having individual checks 21a bound together at their upper edges 22a, instead of at their left edges as in the first form of the invention. This check book has a back page 121a which is adapted to be slipped downwardly into a pocket formed in the lower half of holder 12a, between the main body 14a of the holder and a smaller rectangular pocket forming sheet 122a peripherally secured to body 14a except at the upper edge of sheet 122a. As in the first form of the invention, the master check 13a is contained within an upper pocket behind a transparent wall 28a. The check record may be kept on a last or inner one of the sheets of the check book, or on another appropriate form, such as a separate book 40 having a page 41 which is slipped upwardly into the top pocket of the holder behind master check 13a. This book 40 may have other pages 42 which project outwardly from the upper pocket beneath its lower edge, and at approximately the hinge line of the holder, and which carry lines and other markings for maintaining an appropriate record of the checks. When a merchant or other person is comparing the master check with a top one of the check blanks, the outwardly projecting portion 42 of the record book 40 may be held in the position illustrated in FIG. 5, in which it does not interfere with simultaneous viewing of both the master check and the check being written. When not in use, the holder 12a can be folded to a closed condition similar to that illustrated in 20 in FIG. 3, to be carried easily in the pocket or purse of the owner.

I claim:

1. The combination comprising:

a. a check book holder having two essentially flat portions which are foldable relative to one another along a hinge

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line, each flat portion having a surface which faces inwardly when the holder is in its folded position one of said flat portions having a pocket formed therein having a transparent window at its inwardly facing surface;

b. a book of separately detachable, personalized, negotiable, blank checks mounted at one of said inwardly facing surfaces of said holder opposite said pocket and facing outwardly therefrom, each check having a check form printed thereon including a signature line and including the name and address of a person authorized to sign said checks; and

c. a master check inserted in said pocket of said holder, facing outwardly therefrom and visible through said window, said master check having indicia printed thereon substantially identical to said blank checks, identically aligned, and vertically spaced therefrom, said master check differ-

6

ing from said negotiable blank checks in that said master check additionally has a picture fixed thereon of a person authorized to sign said negotiable blank checks whereas said blank checks do not carry said picture;

wherein said holder may be folded to an open position and one of said checks and said master check simultaneously viewed and compared.

2. The combination according to claim 1 wherein said master check has an authorized signature on its signature line and the master check is marked to indicate that it is not to be negotiated.

3. The combination according to claim 1 wherein the birthdate of said authorized person is printed on said master check.

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