(No Model.)

I. RANDALL.

BANK CHECK, DRAFT, OR ANALOGOUS MONETARY INSTRUMENT.

No. 546,825. Patented Sept. 24, 1895.

Fig. 1.

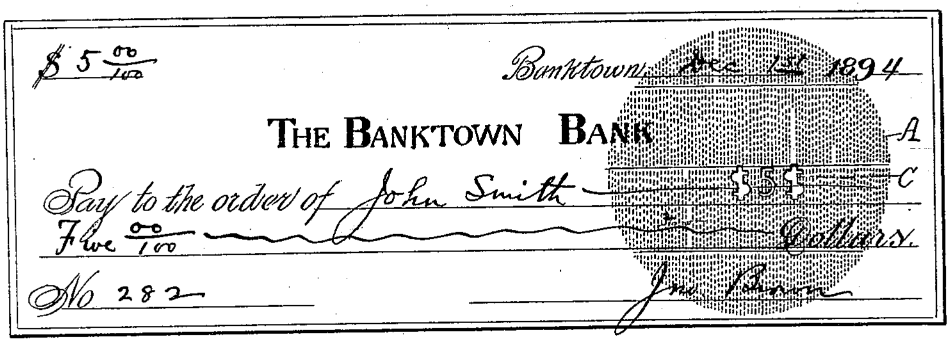


Fig. 2.

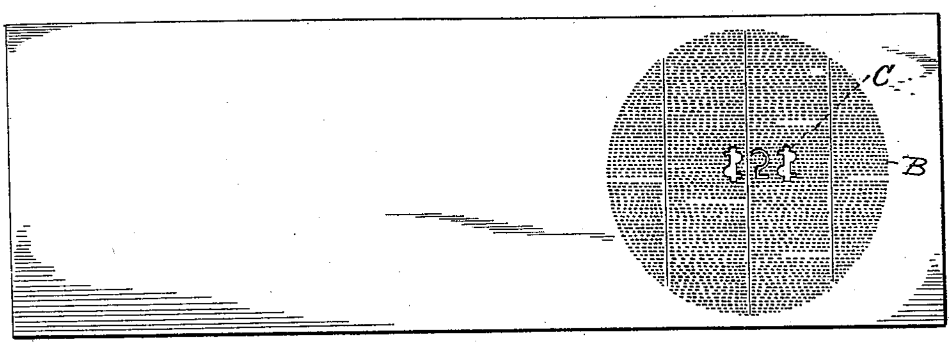
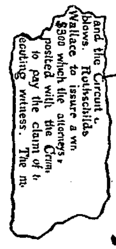


Fig. 3.



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UNITED STATES PATENT OFFICE.

ISAAC RANDALL, OF MILWAUKEE, WISCONSIN.

BANK-CHECK, DRAFT, OR ANALOGOUS MONETARY INSTRUMENT.

SPECIFICATION forming part of Letters Patent No. 546,825, dated September 24, 1895.

Application filed January 12, 1895. Serial No. 534,621. (No specimens.)

To all whom it may concern:

Be it known that I, ISAAC RANDALL, a citizen of the United States, and a resident of Milwaukee, in the county of Milwaukee and State of Wisconsin, have invented certain new and useful Improvements in Bank-Checks, Drafts, or Analogous Monetary Instruments; and I do hereby declare that the following is a full, clear, and exact description thereof.

My invention relates especially to means for preventing the "raising" or fraudulent alteration of bank-checks, drafts, notes, bills of exchange, and analogous monetary papers; and it consists in an instrument of that nature constructed and adapted for use as hereinafter more fully set forth and subsequently claimed.

In the drawings, Figure 1 represents the face of a bank-check embodying my present invention. Fig. 2 is a representation of the reverse of the same check. Fig. 3 is a detail view, on an enlarged scale, of a portion of the protective device illustrated in the foregoing figures.

The device in most general use to prevent the fraudulent alteration or raising of monetary paper is probably the punch or perforator, which cuts out of the paper figures representing the value of the instrument; but it has been discovered that swindlers have resorted to the practice of filling up the holes or perforations thus made with paper-pulp and afterward again employing a punch for the figures of the raised amount, employing chemicals to remove the written amount and altering that with ink, so as to correspond to the amount newly punched out. Therefore it has become desirable to find a means of baffling these attempts and to protect both the banks and the original makers of these instruments from this fraudulent tampering, and to that end my present invention is devised.

Referring to the drawings, Fig. 1 represents the face side of a bank-check embodying my present invention, A representing the protective device upon that side. This device (a detail of which is shown in in Fig. 3) consists of a mass of printed matter arranged in columns to simulate or represent ordinary newspaper reading matter. Owing to the usual size of bank-checks and analogous monetary instruments it is desirable that the reading matter should be of reduced size, and the block or electro for printing the same may be readily made by any photo-engraving or similar process by cutting out a circular or other shaped piece from a newspaper covering several columns of ordinary reading matter and photographically reducing the same to the required size. Of course in place of this the matter could be type-set, if preferred; but the suggested manner of producing the printing-block is the more practical and economical.

In Fig. 2 is shown a representation of the reverse side of the bank-check or similar instrument, and B designates the protective device imprinted or otherwise impressed thereon, this device consisting of a similar impression of reading matter, but arranged with the lines thereof at a different angle to that of the lines upon the impression A. As a further precaution in the manufacture of these protective devices it is obvious that in printing a book of these checks, for example, the block from which the impressions A are made may be turned to print the lines at a slightly-different angle with each successive imprint, and that the block from which the impressions B are made may be kept always in the same position during the printing of a series of the checks, or different blocks may be successively used, and in this way the printing of the safety device on successive checks may be readily varied. Further, the color or shade of the printing-ink employed may be varied at will, and by such methods, with very little additional trouble or expense, there need be no checks duplicated in any book or series. These impressions A and B may be printed upon any part of the check or other instrument desired. I have shown them at the right-hand or signature end; but this is immaterial, and, if preferred, they may be at the other end, so that the value of the paper will be written in words across these printed lines, or, if desired, the dollar-mark on the check or other paper may appear, as is frequently the case, at the end of the line for the name of the payee, in which event the amount would be written in figures across this protected part.

The principal use of this protective device, however, is in connection with the usual punch or perforator hereinbefore first referred to. In the illustration given the check is made for five dollars, and hence the symbols "5" are shown at C punched out of the check through the protected portion. Now, should any one attempt to fraudulently raise this check it will be seen at once that even if the spaces punched out be filled with paper-pulp, as is now practiced, this substituted matter will not contain the proper and requisite printed letters cut from the instrument by the maker in the act of punching, and, further, it would be practically impossible to cut the like symbols from another check and fill up the spaces therewith, as the alteration would be at once apparent, and the more especially if the angles of printed lines on the different checks of any bank were varied in the manufacture of the checks, as hereinbefore suggested and described, and if by any possibility printed matter cut from another check could be inserted, so as to correspond with the face of the protected portion, the fraud would be instantly detected by the altered appearance of the protected portion on the back of the instrument.

It will be understood that while I have for convenience and brevity employed the term "printed" any other method of making the protective impressions, as by engraving, lithographing, &c., is to be included thereby.

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

1. A bank-check, draft, or analogous monetary instrument, bearing upon both faces thereof protective impressions, registering in location with each other, whereby a punch or perforator applied anywhere within the limits of the protective impression on one face of the said instrument will cut out its mark within the limits of the said protective impression on the other face thereof, the said protective impressions being composed of series of lines of ordinary printed reading matter, substantially as set forth.

2. A bank-check, draft, or analogous monetary instrument, bearing upon both faces thereof protective impressions, registering in location with each other, whereby a punch or perforator applied anywhere within the limits of the protective impression on one face of the said instrument will cut out its mark within the limits of the said protective impression on the other face thereof, said protective impressions being composed of series of lines of ordinary printed reading matter, the said lines upon one face of the instrument being arranged at a different angle from that of the lines on the other face thereof, substantially as set forth.

3. A series of bank checks, drafts or analogous monetary instruments, each bearing upon both faces thereof protective impressions, registering in location with each other, and composed of series of lines of ordinary printed reading matter, the said lines upon one face of each instrument being arranged at a different angle from that of the lines on the other face thereof, and with the lines of the impressions upon one face of all the instruments in said series being arranged at the same angle throughout the entire series, and the lines of the impressions upon the opposite faces of the said instruments being arranged at a different angle in each successive instrument of said series, substantially as set forth.

In testimony that I claim the foregoing I have hereunto set my hand, at Milwaukee, in the county of Milwaukee and State of Wisconsin, in the presence of two witnesses.

ISAAC RANDALL.

Witnesses:

H. G. UNDERWOOD,

C. W. SCOTT.