Feb. 18, 1930. H. I. PAULI 1,747,788

BANK CHECK

Filed Feb. 14, 1927

Fig. 1.

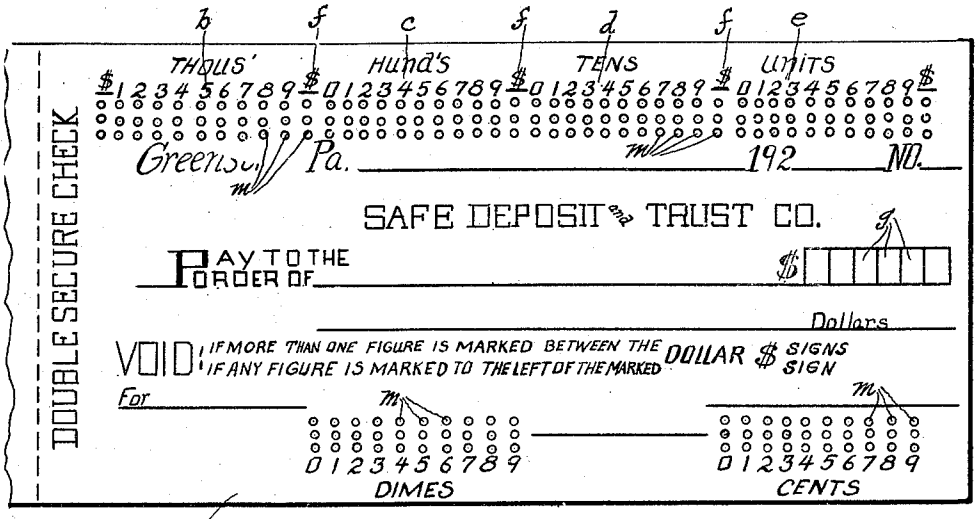
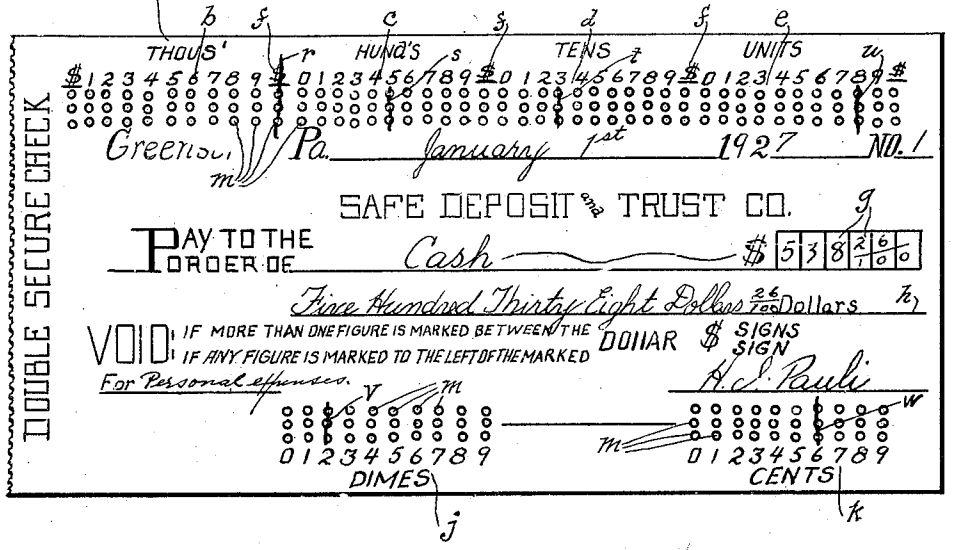


Fig. 2.



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BANK CHECK

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This invention relates to bank checks, and the main object of this invention is to provide a thoroughly effective and convenient means, inherent in the checks, for providing non-releasable and permanent index marking for positively and permanently indexing or pointing out the limit of the payment or transfer of money intended to be paid or transferd by the maker of the check.

Another object of the invention is to provide a sheet or commercial paper blank on which is provided a series of numerals representing dollars, a separate series of numerals representing dimes, and a separate series of numerals representing cents, these series being widely spaced from one another, and each series being closely associated with an appropriate word or sign to clearly show that the respective group or series of numerals is to be used for designating exclusively the monetary denominations indicated by the respective words or signs.

Another object of the invention is to provide several alined and closely associated groups or series of numerals, each series being prefaced with a dollar sign ($), and each series also being accompanied by and closely associated with a word, abbreviation or sign to indicate that these alined groups represent units, tens, hundreds, etc.

A further object of the invention is to provide a plurality of sets of perforations opposite to (above or below) the respective numerals, zeros and dollar signs of each group of numerals, the perforations of each set being alined with the respective numerals and so near to one another that a single short and straight pen and ink line can be made to connect any one of such sets, or that the intervening paper or material of the sheet can be torn assunder by inserting a pen or pencil through any one of the perforations of its set; but the said sets being so widely spaced from one another, that the insertion of a pen or pencil in one set will not tear the paper between this set and an adjacent set.

Another object is to provide a commercial paper blank of this character with printed matter forming sentences to indicate that the check or commercial paper is "void if more than one figure is marked between the dollar signs", and "void if any figure is marked to the left of the marked dollar sign".

Another object is to provide a commercial paper blank having separate printed compartments or visibly outlined areas in which any ordinary person would not be likely to crowd two figures in the same compartment in horizontal alinement, so that if two figures are thus crowded into horizontal alinement in the same compartment, the prima facie showing will be that the check or commercial paper blank is void.

Other objects and important features are pointed out or implied in the following details of description, in connection with the accompanying drawing in which:

Figure 1 is a face view of my improved blank check or commercial paper blank as perforated and printed, ready to be filled with appropriate words and numerals by the maker of the check or commercial paper blank, also to be marked or torn in the appropriate sets of perforations for indexing the figures which combine to make up the face value or amount of money represented by the check or commercial paper blank, and

Fig. 2 is a face view of the same commercial paper, as filled or made into a check.

Referring to these drawings in detail, in which similar reference characters correspond to similar parts in the separate views, and in which the body or sheet *a* may be of any appropriate kind of paper or other material, it will be seen that the upper edge portion of this sheet is provided with four groups of printed numerals arranged in horizontal alinement, each group prefaced by a dollar sign ($), each group including numerals 1 to 9 inclusive, each group associated with a word or abbreviation to indicate its specific and exclusive numerative value, and each group (except the first one to the left) including a zero. These groups are separated from one another by short lines or dashes therebetween, and the dollar marks ($) are directly above the respective dashes so as to project to a higher level than the adjacent numerals and zeros, thereby visibly and distinctly separating these numerative groups of numerals

from one another. These groups and their respective numerative words and abbreviations are indicated at *b*, *c*, *d* and *e*, while their similar separating devices are indicated at *f*, each of these devices comprising a dash (—) and a dollar sign ($).

At the right-hand end of the blank area designated for receiving the name of the payee (or the word "Cash", "Bearer" or the like), a horizontal series of separately outlined areas are provided, as indicated at *g*, for receiving figures representing the respective monetary values in numerative terms of units, tens, hundreds, etc. On an appropriate part of the sheet, preferably directly under the areas *g*, a line *h* designates the lower limit of a space or area to receive the written words which specify the face value of the check.

At the lower edge portion of the blank or face of the sheet, at *j*, a group of numerals and its designating word "Dimes" are shown, and to the right of this group, as indicated at *k*, a group of numerals and its designating word "Cents" is shown, these groups being widely spaced from one another so as to avoid confusion with one another, and widely spaced from the groups representing dollars so as to avoid confusion therewith.

The face of the sheet is provided with sets of perforations, as indicated at *m*, these sets being preferably between the far side of the sheet and the respective numerals, zeros and dollar signs, and therefore, a wide strip of solid material is left between the perforations and the respective edges of the sheet. The narrow necks between the perforations of each set constitute physically weakened parts that are easily broken, for a purpose presently explained.

Now, referring to Figure 2, it will be seen that the check is made or filled to show a face value of $538.26, this face value appearing not only at *g* and *h*, but also being permanently and non-erasibly indicated by the ink lines shown at *r*, *s*, *t*, *u*, *v*, and *w*. The line *r*, being drawn through the perforations at a dollar mark, indicates that no numeral is to be marked to the left of this line, thereby preventing the check from being raised from hundreds of dollars to thousands of dollars. The line *s*, occurring at "5" in the hundreds group or series, clearly indicates that the face value is at least $500.00 and not over five hundreds of dollars. The line *t*, occurring at "3" in the tens group or series, indicates that at least $30.00 (but not over 3 tens of dollars) is added to the previously mentioned $500.00. Likewise, the line *u* indexes the eight units of dollars added to the previously mentioned $530.00. Likewise, the lines *v* and *w* indicate that two dimes and six cents (or 26 cents) are added to complete the face value, $538.26, in agreement with such face value shown at *g* and *h*. When ink lines *r*, *s*, *t*, *u*, *v*, *w* are drawn across the material between the perforations of each set, the ink penetrates the margins of the perforations, and some of the ink passes entirely through the sheet or body of the check, and therefore, if any attempt is made to erase these lines, it will result in mutilating this part of the check, thereby showing that the adjacent numeral is one included in the face value of the check, and the same result will be effected if any one attempts to erase the ink line *r* which fixes the numerative limit of the check. If the maker of the check has no pen and ink convenient, or prefers to use a pencil in making the check, such pencil can be forced through any one of the perforations of the desired set, thereby tearing the paper through to the other perforations of its set, and by thus mutilating this set of perforations, the maker of the check permanently indexes the numerals comprising the face value of the check.

I have no intention of limiting my patent protection to the exact form or arrangement here shown and described, but changes may be made within the scope of the inventive ideas as implied and claimed.

What I claim as my invention is:

1. A commercial paper blank having separate groups of numerals from zero to 9 inclusive printed thereon, separating devices between the groups of numerals and including dollar signs, and sets of perforations adjacent to and alined with the respective numerals and dollar signs, for the purpose specified.

2. A commercial paper blank having separate groups of numerals from zero to nine, inclusive, printed on its face adjacent to a margin thereof, and having a set of perforations therethrough in indexing relation to each and all of said numerals of said sets, said perforations being between said numerals and the middle of the check.

In testimony whereof I affix my signature.

HJALMAR I. PAULI.