

Aug. 7, 1962

J. M. RODRIGUEZ ETAL

3,048,426

CHECK BOOK

Filed Oct. 16, 1959

3 Sheets-Sheet 1

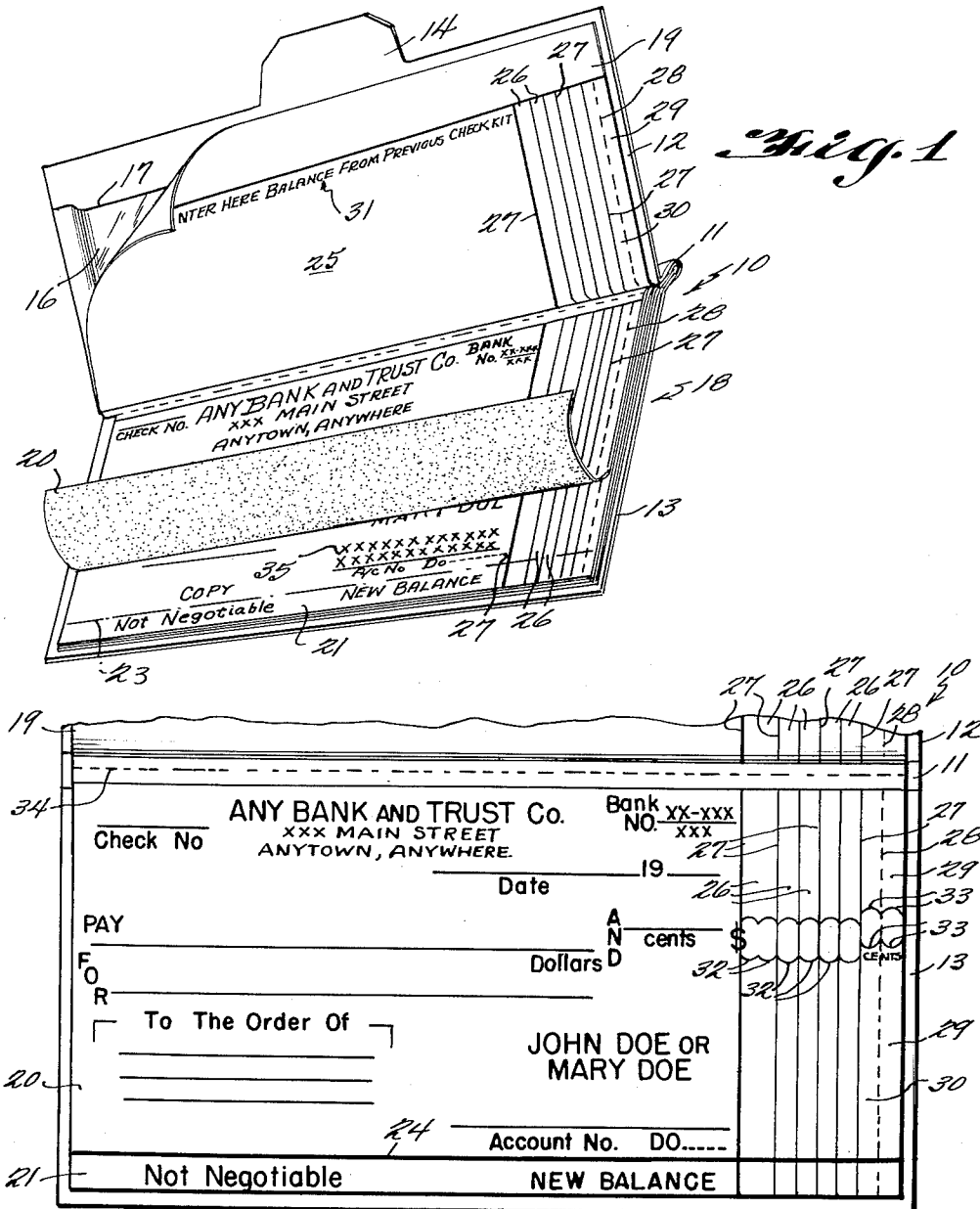


Fig. 2

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WALTER CALVIN CHASE

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ATTORNEYS

Aug. 7, 1962

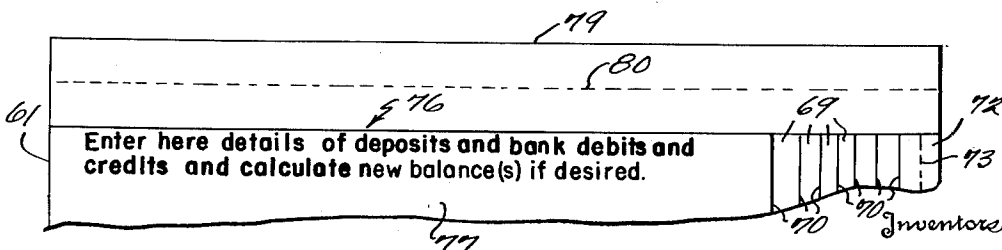
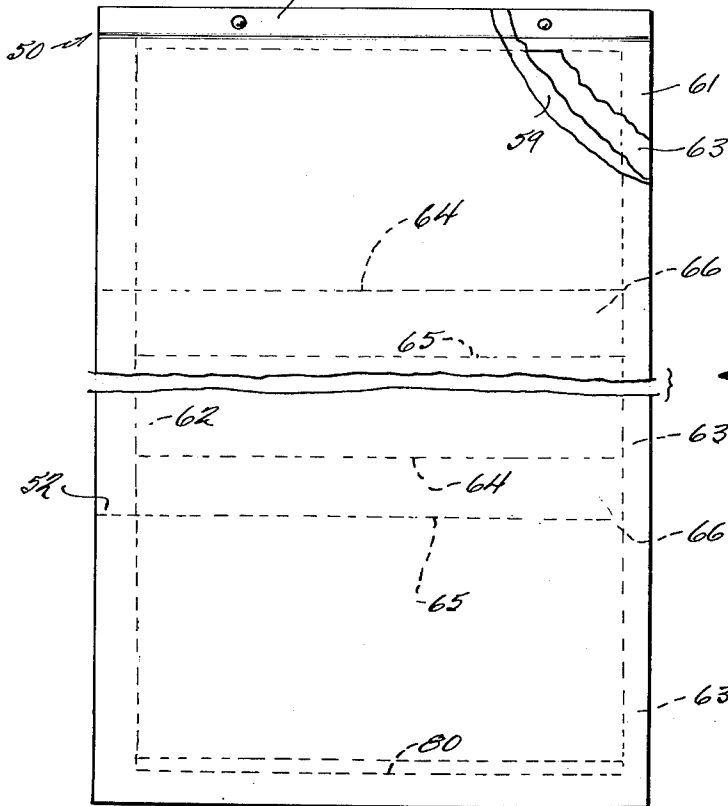
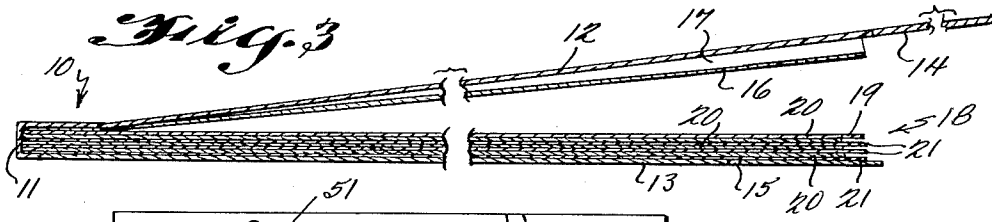
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Fig. 4

Fig. 5

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1

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CHECK BOOK

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5 Claims. (Cl. 282—23)

The present invention relates to a check book and particularly to a check book which retains an identical stub record of the check.

The primary object of the invention is to provide a check book in which a carbon copy of the check serves as a stub record of the check transaction in order to eliminate rewriting data and amounts, including transporting new balances.

Another object of the invention is to provide a check book and record system in which the monetary sums are arranged in vertically aligned rows so that the columns of the sums are maintained in aligned relation.

A further object of the invention is to provide a check book of the class described above in which a single check constitutes each page of the record, along with a carbon copy thereof, on which the balance is maintained.

A still further object of the invention is to provide a check book of the class described above in which each page of the book includes a plurality of checks and the carbon copies thereof.

Other objects and advantages will become apparent in the following specification when considered in light of the attached drawings, in which:

FIGURE 1 is a perspective view of the invention;

FIGURE 2 is an enlarged plan view of one of the checks used in the book of FIGURE 1;

FIGURE 3 is an enlarged fragmentary transverse cross-section of the structure shown in FIGURE 1 with the cover partially closed;

FIGURE 4 is a perspective view of a modified form of the invention with the cover shown in open position;

FIGURE 5 is an enlarged fragmentary plan view of one of the check pages of the structure illustrated in FIGURE 4;

FIGURE 6 is a plan view of the book illustrated in FIGURE 4 shown partially broken away for convenience of illustration; and

FIGURE 7 is an enlarged fragmentary plan view of the reverse side of the carbon copy of the check.

Referring now to the drawings in detail, wherein like reference characters indicate like parts throughout the several figures, and referring first to FIGURES 1 through 3, the reference numeral 10 indicates generally a check book constructed in accordance with the invention.

The check book 10 includes a cover 11 having a front panel 12, a rear panel 13 integrally secured thereto, and arranged in spaced parallel relation thereto. The front panel 12 and the rear panel 13 are hingedly secured together and the front panel 12 is provided with a tongue 14 on the free edge thereof which is adapted to engage in a slot 15 in the rear panel 13 to secure the panels 12 and 13 in closed position.

A sheet of flexible transparent material 16 has the side edges thereof secured to the front panel 12 to provide a transparent pocket 17 in which records may be kept.

Between the front cover 12 and rear cover 13 a plurality of pages, generally indicated at 18, are secured in a conventional manner. The plurality of pages 18 include a front record page 19 and a plurality of check pages 20 each having an underlying carbon copy page 21 arranged adjacent thereto. Each of the check pages 20 has the back surface 22 thereof coated with a conventional chemical copy producing material which reacts with

2

the upper surface of the copy sheet 21 to produce a carbon copy of the material entered on the face of the check page 20. It should be understood that the chemical copy producing coatings may also be on the face of the stub sheet, and that ordinary carbon paper may also be used between the check sheet and the stub sheet. The record page 21 is somewhat longer than the check page 20 and has a fold line 23 arranged parallel to and adjacent the lower edge thereof. The fold line 23 underlies the lower edge of the check 20. The front record page 19 has on the lower face thereof a relatively large area 25 which is free of printed matter to permit calculations to be made thereon. The right-hand side of the rear surface of the front record sheet 19 is provided with a plurality of vertically extending columns 26 delineated by spaced parallel vertical lines 27. A dotted line 28 separates the units column 29 from the tens column 30 to assist in distinguishing cents from dollars. Indicia, generally indicated at 31, provide instructions on the front record sheet 19 for the use of the check book.

The check page 20 has at the right-hand end thereof an extension of the lines 27 and the dotted line 28 to produce columns 26, 29 and 30 arranged in aligned relation to the columns 26, 29, 30 of the record sheet 19. A plurality of semi-circular spaced horizontally aligned marks 32 extend across the parallel columns 26 to form a space in which the dollar digits may be inserted. Similar semi-circular marks 33 arranged in vertically offset relation are positioned in the columns 29, 30 to provide a space for the cents digits to be entered.

The check 20 has normal indicia thereon for identifying the bank, the payee, his complete address, date, the written entry of the amount to be paid and a signature space. The numeral entry for the amount to be paid is written between the semi-circular lines 32, 33 in the columns 26, 29, 30 and the check 20 is detached from the book 10 along a dotted line 34. The carbon copy 21 is identical to the check 20 with the exception that an area 35, corresponding to the signature area of the check 20, is blacked out so that the signature on the check 20 will not record on the carbon copy 21. In addition, the carbon copy 21 has the words "Copy Not Negotiable" printed thereon to prevent its use as a check. The words "New Balance" are printed on the carbon copy 21 below the fold line 23 to indicate that the figures at the bottom of the columns 26, 29, 30 on the carbon copy 21 are the new balance.

The reverse side of each of the carbon copies 21 are identical to the front record sheet 19 with the exception that the instruction indicia 31 would refer to the entry of deposits and bank debits or credits rather than the balance from the previous check book.

In the use and operation of the invention illustrated in FIGURES 1 through 3, the balance of funds in the checking account are initially entered in the top of the columns 26, 29, 30 on the record sheet 19. Deposits and bank debits or credits, if any, are entered therebelow and a new balance is computed so that the lowermost amount in the columns 26, 29, 30 is the new balance in the account. When the check 20 has been filled out, a chemical carbon copy of the material written on the check will appear on the copy 21 with the numerals of the amount of the check being positioned within the columns 26, 29, 30 in aligned relation to the balance figures found in these columns. After the first original check has been made out and removed from the check book 10, the amount of the check is deducted from the balance on the record sheet 19 and the new balance is entered at the bottom of the carbon copy sheet 21 within the columns 26, 29, 30 opposite the indicia indicating new balance. The carbon sheet 21 is then folded along the fold line 23 with the lower edge of

3

the sheet 21 being folded under. The carbon sheet 21 is then turned so that the balance figures on the turned-under bottom edge of the front appear at the top of the back in aligned relation with the back of the carbon sheet 21, thus eliminating the necessity to rewrite the balance. The back of the carbon sheet 21 is then used to record deposits, bank credits, and bank debits, if any, and to compute a new balance. Additional checks are then written in the same manner and the balance kept in the same manner as described for the first check.

The carbon sheets 21 can also be torn from the book 10 and kept in the pocket 17 until they are filed away for record or other useful purposes.

In FIGURES 4 through 7 a modified form of the invention is illustrated in which a plurality of checks are found on each page.

In the modified form of the invention, a check book 50 has a cover 51 which includes a front panel 52 and a rear panel 53. A transparent pocket (not shown) similar to the pocket 17 of the preferred form of the invention is normally provided on a side panel forming part of the cover. The front panel 52 and the rear panel 53 are hingedly secured together and have a plurality of pages 58 secured therebetween. A front record page 59 is positioned adjacent the top panel 52 and a plurality of check pages 60 are arranged with each check page 60 having an underlying adjacent carbon copy page 61. The carbon copy page 61 has the upper edge thereof secured to the cover 51 and the check page 60 has the left hand edge thereof secured to the left hand edge of the carbon copy page 61. A scored tear line 62 extends vertically along the check page 60 adjacent the left hand edge thereof to permit the check page 60 to be detached from the carbon sheet 61.

The check page 60 is divided into a plurality of checks 63 by paired horizontally extending score lines 64, 65. A relatively narrow strip 66 is positioned between each pair of score lines 64, 65 separating the checks 63. This strip 66 is torn off in the original check page 60, but in the copy page 61 the space provided by the strip 66, which is arranged in underlying relation thereto, is used to compute the new balance.

The back of the record sheet 59 has an area 67 devoid of printing and indicia, providing a space for calculations. The upper edge portion of the record sheet 59 has instruction indicia 68 printed thereon. The right hand side of the instruction sheet 59 is divided into a plurality of vertically extending columns 69 by means of a plurality of spaced parallel vertically extending division lines 70. To the right of the columns 69 a pair of columns 71, 72 are delineated by an upright broken line 73, providing a units and tens column for the figures. The checks 63 and the carbon page 61 are each also provided with the vertically extending columns 69 delineated by the vertical lines 70 and the vertical columns 71, 72 delineated by the broken line 73.

The checks 63 are each provided with a plurality of arcuate horizontally extending lines 74 which are vertically spaced apart to form a space in which the numerals of the amount of the check 63 are entered. The arcuate lines 74 are arranged in the columns 69 and additional arcuate lines 75 are arranged in upwardly offset relation thereto in the columns 71, 72 to form a space for the cents portion of the amount of the check 63.

The reverse side of the carbon sheet 61 also has the columns 69 formed thereon delineated by the lines 70, as well as the columns 71, 72 delineated by the broken lines 73. The reverse side of the carbon sheet 61 is provided with instruction indicia 76 along the upper edge thereof with a space 77 provided therebelow for the purpose of making calculations.

The lower edge 78 of the check page 60 terminates above the lower edge 79 of the carbon sheet 61. A score line 80 is formed in the carbon sheet 61 underlying the lower edge 78 of the check sheet 60. The carbon sheet 61 is adapted to be folded along the score line 80

4

to align the portion lying below the score line 80 with the rear surface of the sheet to permit the new balance at the bottom of each of the carbon sheets 61 to appear at the upper portion of the back of the carbon sheet 61 without rewriting the new balance so that the entry of deposits, bank debits and credits and their respective new balances, and the calculations of the checks to be deducted may be arranged in aligned relation for ease of operation without rewriting any amounts.

It should be understood that the indicia on the checks 63 can be identical to that of the checks 20 and the indicia on the carbon sheet 61 can be identical to the carbon sheets 21.

With each of the modifications a complete carbon copy record of the check is made as the check is filled out so that a separate stub is unnecessary.

Having thus described the preferred embodiments of the invention, it should be understood that numerous structural modifications and adaptations may be resorted to without departing from the scope of the appended claims.

What is claimed is:

1. A checkbook comprising a front record sheet and a plurality of pairs of superposed check sheets and duplicate copy sheets bound together, a binder containing said checkbook including front and back panels and means cooperating with the inner wall of said front panel and defining a pocket for carbon slips for interposition between said check and copy sheets, the face of each of said check sheets adjacent the right hand end thereof being provided with parallel lines extending substantially from the top to the bottom thereof for reception of numerals therebetween, and the corresponding ends of the copy sheets being likewise provided at the same end, on both the front and back thereof, with parallel lines registering with those on the face of said check sheets, the lower edge portion of each of said copy sheets extending below the edge of its mating check sheet sufficiently to expose numerals written thereon indicating balance, said copy sheets being treated to facilitate folding under of said portion, whereby said balance will be exposed in proper relation to said parallel lines when the book is opened to write another check.

2. A checkbook comprising a front record sheet and a plurality of pairs of superposed check sheets and duplicate copy sheets bound together, the face of each of said check sheets adjacent the right hand end thereof being provided with parallel lines extending substantially from the top to the bottom thereof for reception of numerals therebetween, and the corresponding ends of the copy sheets being likewise provided at the same end, on both the front and back thereof, with parallel lines registering with those on the face of said check sheets, the lower edge portion of each of said copy sheets extending below the edge of its mating check sheet sufficiently to expose numerals written thereon indicating balance, said copy sheets being treated to facilitate folding under of said portion, whereby said balance will be exposed in proper relation to said parallel lines when the book is opened to write another check.

3. The device of claim 2 wherein the back side of said copy sheet provides a work area to the left of said parallel lines.

4. The device of claim 2 wherein the back of said front record sheet is plain and the front side thereof is also provided with said parallel lines and printed leads as to entry of debits and credits.

5. A checkbook comprising a front record sheet and a plurality of pairs of superposed check sheets and duplicate copy sheets bound together, a binder containing said checkbook including front and back panels and means cooperating with the inner wall of said front panel and defining a pocket for carbon slips for interposition between said check and copy sheets, the face of each of said check sheets adjacent the right hand end thereof being provided with parallel lines extending substantially from the top to the bottom thereof for reception of numerals therebetween.

tween, and the corresponding ends of the copy sheets being likewise provided at the same end, on both the front and back thereof, with parallel lines registering with those on the face of said check sheets, said copy sheets being treated to facilitate folding under of said portion, whereby said balance will be exposed in proper relation to said parallel lines when the book is opened to write another check.

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