

1,334,593.

J. E. BRIDGERS.
CHECK BOOK.
APPLICATION FILED JUNE 17, 1919.

Patented Mar. 23, 1920.
2 SHEETS—SHEET 1.

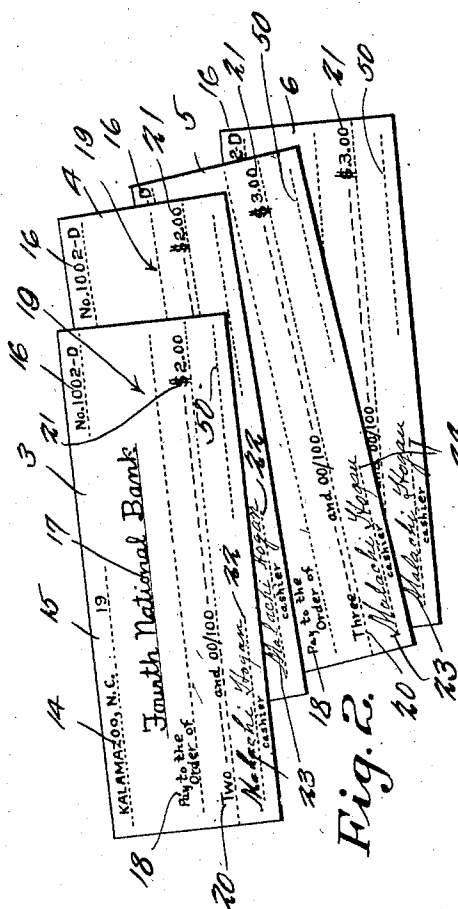


Fig. 1.

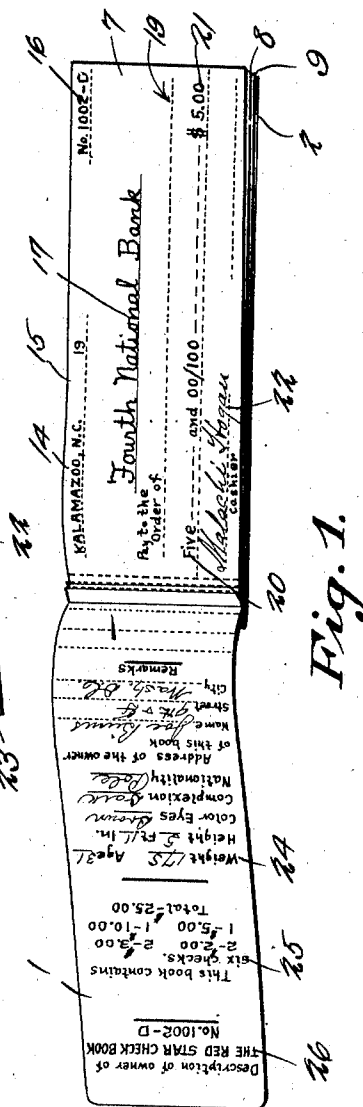


Fig. 2.

Witness
H. B. Woodew.

Inventor,
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By *Chas. Snow & Co.*
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Fig. 4.

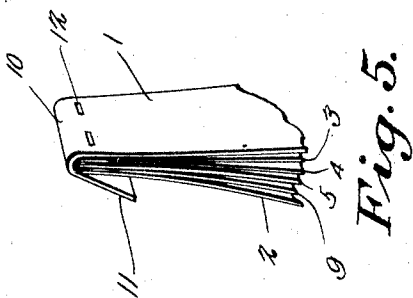


Fig. 3.

Witness
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UNITED STATES PATENT OFFICE.

JOHN E. BRIDGERS, OF RICHMOND, VIRGINIA.

CHECK-BOOK.

1,334,593.

Specification of Letters Patent.

Patented Mar. 23, 1920.

Application filed June 17, 1919. Serial No. 304,773.

To all whom it may concern:

Be it known that I, JOHN E. BRIDGERS, a citizen of the United States, residing at Richmond, in the county of Henrico and State of Virginia, have invented a new and useful Check-Book, of which the following is a specification.

It is the object of this invention to provide a check book or pad, so made up that overdrafts will be impossible, the payee always being assured that a check is worth its face value, the device being so constituted that the amount of necessary bookkeeping in a banking house can be cut down to a minimum.

It is within the province of the disclosure to improve generally and to enhance the utility of devices of the kind hereinafter described.

The invention consists in novel construction and arrangement of parts hereinafter described and shown in the drawings, it being understood that, within the scope of his skill, a printer or a bank officer may work changes in the precise form shown, within the purview of what is claimed, without departing from the spirit of the invention or sacrificing the utility thereof.

In the accompanying drawings:—

Figure 1 is a perspective showing a check book constructed in accordance with the invention, some of the checks having been removed; Fig. 2 is a composite perspective showing those checks which have been removed from the book in Fig. 1; Fig. 3 is a perspective showing the rear portion of the book, parts having been removed; Fig. 4 is a plan showing the leaf detached from the device as depicted in Fig. 3; and Fig. 5 is a perspective of the book, some of the leaves having been omitted, and parts being broken away.

The book forming the subject matter of this application includes an outer leaf 1 and an outer leaf 2. Between the leaves 1 and 2, any desired number of inner leaves 3, 4, 5, 6, 7, 8 and 9 are placed. There may be as many or as few of the inner leaves as occasion may demand. The outer leaf 1 is folded at 10 over one end of the outer leaf 2, and is connected to the leaf 2 and to the inner leaves 3, 4, 5, 6, 7, 8 and 9 by fasteners 12, one end of the outer leaf 1 constituting a tongue 11, whereby the structure may be assembled with a cover of known form (not shown),

having a pocket, wherein the tongue 11 is received.

The number of leaves 3, 4, 5, 6, 7 and 8 employed, will depend upon the value of the check book. In the present embodiment of the invention, but not of necessity, a twenty-five dollar value has been assigned to the book. Each of the leaves 3, 4, 5, 6, 7 and 8 constitute checks, said leaves denoting the domicile of the bank of issue, as indicated at 14, and being provided with a space 15 for the date of the check. The serial number of the book may appear on each check as shown at 16, the name of the bank being designated at 17, accompanied by the usual direction 18 relative to payment, this direction 18 being located relatively close to a blank space 19 wherein the name of the payee may be inserted. The amount of the check is designated in words as shown at 20, and in figures, as indicated at 21. The designations indicated at 20 and 21 are made by the bank, before the book is delivered to the depositor. On each check there is a space 22 for the signature 23 of some officer of the bank, each check being provided with a space 50 adapted to receive the signature of the person drawing the check. On the inner surface of the outer leaf 1 there are spaces 24 for data relative to the personality of the owner. The value of the various checks may be marked as shown at 25 on the inner surface of the leaf 1, the inner surface of the leaf, carrying, if desired, the serial number of the book, as shown at 26.

On the inner surface of the outer leaf 2 there is a certificate of deposit, indicated at 27 and signed by some official of the bank. The inner surface of the outer leaf 2 is provided, also, with spaces 28, wherein the holder of the book may enter the dates of the checks, and other information, as the checks are paid out.

The inner leaf 9 is detachable and has a space for the name 29 of the depositor, with spaces 30, wherein may be inscribed data relating to the payment of the checks by the bank of issue. The signature of the owner of the book appears on the leaf 9, as shown at 31, together with his address 32, and such remarks 33 as may be of assistance to the bank of issue. Let it be assumed that, as indicated in the drawings, a twenty-five dollar check book forms the basis of the trans-

action. Then, the bank receives the sum of twenty-five dollars from the depositor and issues the book, containing the checks of various denominations, the signature 23 of an official of the bank being placed on each check and the signature of an official of the bank being placed on the certificate 27. The signature 31 of the depositor is written on the leaf 9, the leaf being detached and being retained by the bank and being used for a memorandum relative to the various checks, as the same return to the bank through the clearing house.

The holder of the book may at any time, fill in the name of the payee in the blank 19, the holder of the book, affixing his signature to the check in the space designated at 50. The check is then ready to be tendered.

The book or pad forming the subject matter of this application renders it impossible for a depositor having honest intentions to overdraw his account, and, at the same time, the person who receives a check may be reasonably certain that the check is worth its face value. The book hereinbefore described avoids the necessity of issuing pass books and cuts down the work incident to handling small accounts, in which the balance is checked out at an early date after deposit. By the use of the book or pad embodying the invention, the holder of the book is protected against the annoyance and embarrass-

ment arising out of an overdraft, and both the bank and the persons handling the check are similarly protected.

Having thus described the invention, what is claimed is:—

A book of the class described comprising checks of determined denominations, a first outer leaf and a second outer leaf between which the checks are located, and a third leaf disposed between the second outer leaf and the checks, the third leaf being detachable, and the second outer leaf serving as a guard therefor, the second outer leaf being inscribed with a certificate of deposit, both the second outer leaf and the third leaf being inscribed with markings denoting the determined value of each check, and with the sum total of said markings, and having entry blanks alined with said markings, the third leaf and the first outer leaf being inscribed with data relative to the personality of the owner of the book, all of said leaves being bound together to open endwise from a common point.

In testimony that I claim the foregoing as my own, I have hereto affixed my signature in the presence of two witnesses.

JOHN E. BRIDGERS.

Witnesses:

S. H. BOYD,
JNO. A. NOLAN.