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Patented Aug. 21, 1900.

T. McCULLOCH.

CHECK OR DIVIDEND WARRANT AND BANK TRANSACTIONS BOOK.

(Application filed Apr. 2, 1900.)

(No Model.)

2 Sheets—Sheet 1.

Witnesses:
Walter Allen
E. A. Bates

Fig. 1.

Fig. 2.

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2 Sheets—Sheet 2.

Fig. 3.

Fig. 4.

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UNITED STATES PATENT OFFICE.

THOMAS McCULLOCH, OF HUDDERSFIELD, ENGLAND.

CHECK OR DIVIDEND-WARRANT AND BANK-TRANSACTIONS BOOK.

SPECIFICATION forming part of Letters Patent No. 656,325, dated August 21, 1900.

Application filed April 2, 1900. Serial No. 11,186. (No model.)

To all whom it may concern:

Be it known that I, THOMAS McCULLOCH, a subject of the Queen of Great Britain and Ireland, residing at Huddersfield, in the county of York, England, have invented certain new and useful Improvements in Check or Dividend-Warrants and Bank-Transactions Books; and I do hereby declare the following to be a full, clear, and exact description of the invention, such as will enable others skilled in the art to which it appertains to make and use the same.

This invention relates to a new and novel check or dividend-warrants and bank-transactions book in which accurate records or facsimile copies of the matter written on all checks or dividend-warrants issued by a firm, business-house, or company, together with the filling in of such written matter on blank forms of receipt or counterfoils to accompany the remittances or warrants, may be obtained at one writing and copies likewise obtained of all deposit transactions with the bank.

The object of my invention is to provide a simple and effective check on all issues of checks or dividend-warrants and other bank transactions, which at the same time will save valuable time and labor by dispensing with the necessity of making separate entries of and writing the same particulars two or three times over and will also avoid those errors which are liable to occur in recopying.

To the aforesaid purpose my invention consists in the novel and peculiar system or arrangement of the pages or sheets of paper comprising the improved check or dividend-warrants and bank-transactions book, as hereinafter fully described.

In the accompanying drawings, Figure 1 is a plan view of my improved check and bank-transactions book laid open and having the right-hand leaf thereof unfolded or fully opened out. Fig. 2 is a similar view of a section of the book, showing the right-hand leaf thereof folded up, as when in use. Fig. 3 is an enlarged view, similar to Fig. 2, of a section of the book arranged for dividend-warrants instead of checks. Fig. 4 shows a modification of my improved check and bank-transactions book.

Referring to the drawings, the leaves or

sheets comprising the book are made wider than the width of the book itself, so that the portions of the sheets extending beyond the edge of the book can be folded over to cover the greater part of the remaining portion of the sheets or leaves and come within the width of the book. These leaves are divided into three parts A, B, and C. The part A is nearest the binding and extends to the edge of the book, forming a permanent part thereof, while part C is at the extreme right hand of the leaf or sheet, both parts having the printed matter on the same side of the paper. The part B is in the middle of the sheet or leaf, between parts A and C; but the printed matter is on the opposite or reverse side. The three parts A, B, and C are separated from one another by two vertical lines of perforations B' and C', along which lines of perforations the parts B and C are folded, the part B being folded at B' over and upon the part A and the part C folded at C' back upon part B. Part A is ruled at the side nearest the binding with vertical cash and other columns D, E, F, and G, the column D for posting to the ledger, the column E for entry of discount and claims deducted before payments are made, the column F for the amount of each check paid, and column G for the insertion of the folio or page of the ledger to which the amount is posted. These columns are not arbitrary, but are what would generally be required. The headings may be varied and other columns added, if necessary, to suit individual requirements. The remainder of part A on the right of the columns is left entirely blank, with the exception of a serial number printed at regular intervals down the page corresponding with like serial numbers printed on parts B and C, all of which coincide or come precisely under one another when the parts B and C are folded over as described. The parts B and C are divided laterally or transversely by lines of perforations B² and C² into any convenient number of sections, each section being detachable along the said lines of perforations from its neighboring section and also along the vertical lines of perforations from the part of the sheet to which it is connected. The sections on part B of the sheet have printed thereon the usual matter found on blank

forms of receipt, as indicated in dotted lines at Fig. 1 and shown clearly in full line at Fig. 2, where the upper sections on part C have been torn off to expose the same to view. The sections on part C of the sheet have printed thereon the usual matter found on a check, including the name or style of the user's banker, each section thereon comprising a blank check.

To the left of each check is a printed column H of different amounts, preferably selected to suit the various sums ordinarily remitted in payments, and contiguous to said column is another column I for insertion in figures, opposite the smallest of the printed amounts which the amount of the check does not exceed, of the amount of the check made out. Thus, for example, if the amount of the check made out exceeds fifty but does not exceed seventy-eight, the said amount is written in figures opposite the figure "78" in the printed column, and is thus an additional safeguard against fraudulent alteration of the amount of a drawn check. Columns J and K, similar and corresponding to the columns H and I on part C, are provided on the left hand of the blank forms of receipt on part B, the column K being headed "Amount received," while the column J may or may not have figures printed therein corresponding to and coinciding with the figures in column H on part C. When the parts B and C are folded over on part A, as described, the columns I and K on parts B and C come precisely over each other and the column F on part A, each coinciding with the other, while the blank spaces on the checks on part C for the insertion of the date and year, the name of the person to whom the check is made out, and the amount of the check coincide with and precisely cover the spaces on part B left blank for the same particulars.

When making out a check, sheets of carbon-paper or other suitable duplicating material are inserted between parts C and B and parts B and A, and the matter written on the check is therefore copied on the receipt-form immediately under it and also on the blank space on part A coinciding therewith all at one writing, the three entries being made at once and the likelihood of error in recopying thereby avoided. Having detached the filled-in form of receipt and the written check, the former is forwarded, along with the latter, to be signed by the firm receiving the remittance, who will then return the signed receipt to the firm by whom the check was issued. The particulars of the checks copied by duplication in the blank spaces on part A constitute part of the bank-transactions book and remain a permanent record of and check upon all checks drawn by the firm. If the firm does not desire to issue its own forms of receipt for signature and return by the firm to whom the checks are sent, the leaves of the book are made narrower by omitting one of the parts and folding the part C back upon

the part A, as shown at Fig. 4, the said part C being divided laterally or transversely into sections, each printed on the reverse side of the paper to represent a blank check on the user's banker and having serial numbers and columns H and I printed thereon, as described with reference to Figs. 1 and 2.

The part A' is the reverse side of the leaf from the part A, and it is ruled with a number of vertical cash and other columns for providing for the record of the following details, viz: the date, the number of receipt issued in respect of remittances received, the names of the persons from whom the remittances are received, the number of the page or folio of the ledger to which the transactions are posted, the amount of allowances and discount deducted from the remittances, the amount of the remittances or checks received, the total amount of checks received and paid into the bank at one time, and one or more columns for the items posted to the ledger.

An additional sheet L is inserted in the book in conjunction with each part A' and is perforated vertically at L' close to the binding and also laterally or transversely at L² at suitable distances apart to divide the said sheet into any convenient number of sections to enable each section to be detached when required. This additional sheet extends from the binding only so far as will enable it to cover the column on part A' headed "Amount of check." Upon the face side of said additional sheet L two columns are ruled covering exactly or coinciding with the columns on the part A' headed "Amount of check" and "Total of deposit," the corresponding columns on the sheet or slip L being headed, respectively, "Items" and "Total of deposit." On the remainder of the sheet or slip L the name of the bank where the account is kept and the name of the firm depositing the checks with the bank are either written or printed. When used, a sheet of carbon-paper or other duplicating material is inserted between the part A' of the book and the additional sheet or slip L, so that when the receipt of any check is recorded in writing on the slip or sheet L the same record is made in the corresponding column on part A' at one writing. The total of the items entered in the "Items" column of one section of the sheet or slip L is carried into the column to the right headed "Total of deposit" and copied at one writing into the corresponding column on part A', the filled-in section being then detached at the perforations and used in place of the ordinary paying-in slip when the checks are sent to the bank for collection. The additional sheet or slip L can be introduced between every page of the book or at such intervals only as may be calculated to suffice for the maximum number of bank-deposit transactions likely to take place over the period served by the right-hand or check side of the book.

In the alternative of the book being in-

tended for dividend-warrants and not for checks the sections on part C are printed after the usual style of warrants, with a column I on the left-hand side for the insertion
5 of the amount of warrant, while the sections on part B constitute the ordinary counterfoils to accompany said warrants and have a corresponding column K, coinciding with the column I, on each section of part C for the in-
10 scription of the amount of warrant, as fully illustrated in Fig. 3. The information usually printed on the counterfoils of dividend-warrants is printed upon each of the sections on part B, preferably on the back or reverse side
15 thereof.

I claim as my invention—

1. In a blank-book, the combination, with a series of leaves having permanent parts A and detachable parts C which fold over the right-
20 hand portions of the parts A leaving the left-

hand portions uncovered, of a series of leaves L narrower than the parts A of the aforesaid leaves and bound in between them and divided into separable portions, substantially as set forth.

2. In a blank-book, a series of leaves having permanent parts A and detachable parts B and C which fold over each other and over the right-hand portions of the parts A leaving the left-hand portions uncovered, the said
25 parts A and C being printed upon one side and the parts B upon the reverse side, substantially as set forth.

In testimony whereof I affix my signature in presence of two witnesses.

THOMAS McCULLOCH.

Witnesses:

THOMAS H. BARRON,
LEONARD H. CROSSLEY.