J. KOPECKY.

BANK CHECK.

APPLICATION FILED MAY 21, 1919.

1,344,235. **Patented June 22, 1920.**

2 SHEETS—SHEET 1.

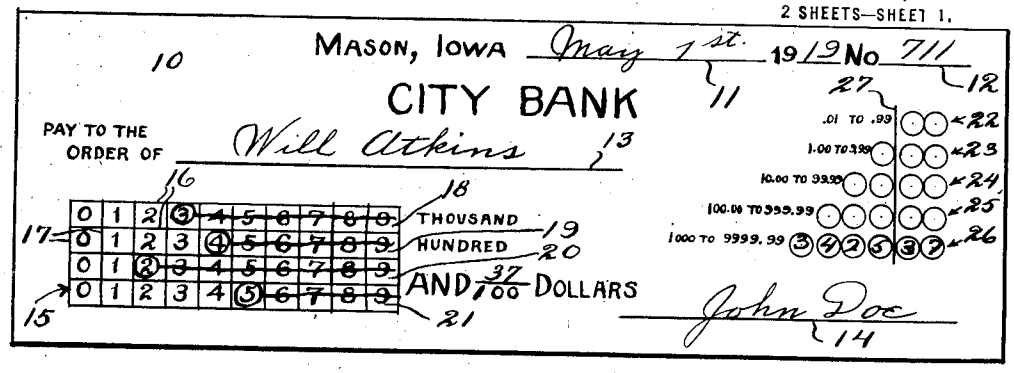


Fig. 1.

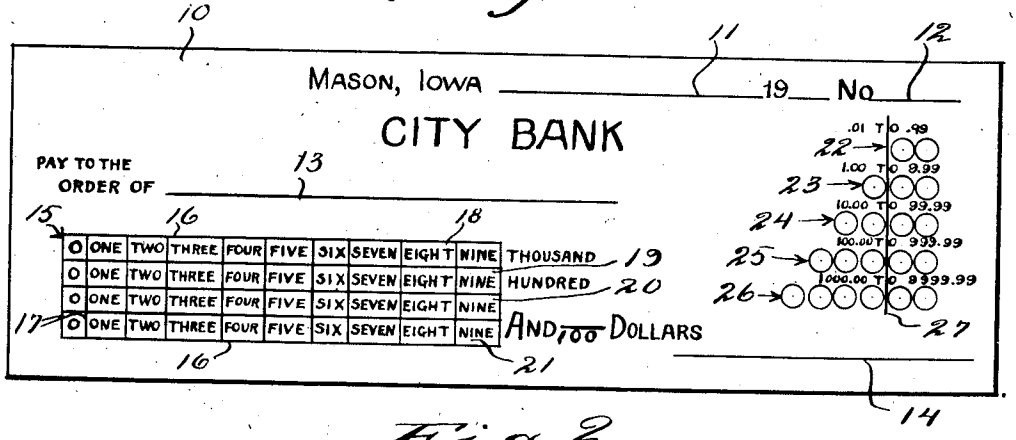


Fig. 2.

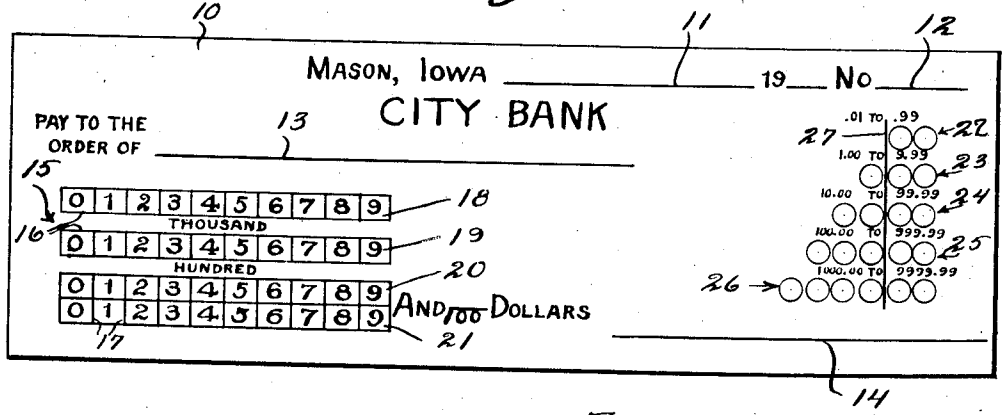


Fig. 3.

Inventor
John Kopecky
By D. A. Gouricke
Attorney

J. KOPECKY.

BANK CHECK.

APPLICATION FILED MAY 21, 1919.

1,344,235.

Patented June 22, 1920.

2 SHEETS—SHEET 2.

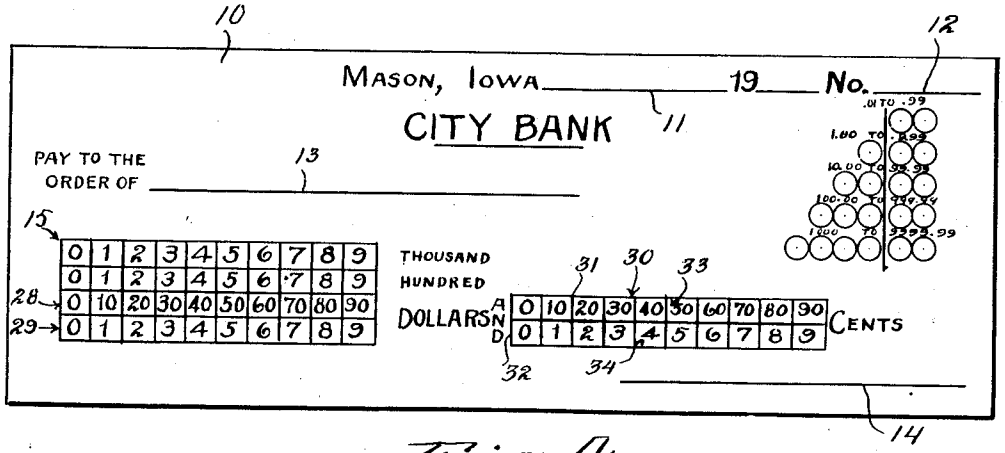


Fig. 4.

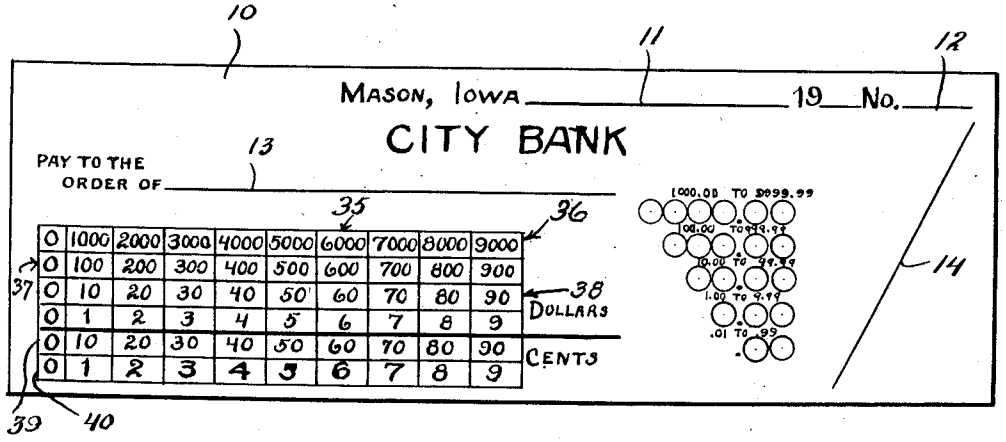


Fig. 5.

Inventor

John Kopecky

By D. A. Gourick

Attorney

UNITED STATES PATENT OFFICE.

JOHN KOPECKY, OF MASON CITY, IOWA.

BANK-CHECK.

1,344,235. Specification of Letters Patent. Patented June 22, 1920.

Application filed May 21, 1919. Serial No. 298,578.

To all whom it may concern:

Be it known that I, JOHN KOPECKY, a citizen of the United States, residing at Mason City, in the county of Cerro Gordo and State of Iowa, have invented certain new and useful Improvements in Bank-Checks, of which the following is a specification.

This invention relates to printed matter, particularly to bank checks, and has for its object the provision of a check which is so formed that when properly filled out by the maker it will be practically incapable of falsification or alteration.

An important and more specific object is the provision of a check which has inscribed upon its face a plurality of intersecting lines defining rows of squares, the different successive rows having inscribed in the squares thereof series of numerals or numbers designating thousands, hundreds, tens, and units of dollars, the numeral in any desired square in any row or as many rows as desired being adapted to have inscribed thereabout, by means of a pen or the like, a circle from which extends a line traversing the progressively higher numerals or numbers in the row, the aggregate of the indications in the various rows representing the amount of the check.

Another object is the provision of a check of this character which is provided with an additional protection consisting of a plurality of circles or other geometrical figures, which are left blank and which are arranged in horizontal rows and which are adapted to have inscribed therein by a pen, figures also designating the amount of the check and corresponding to the indications in the previously described rows, these circles having adjacent thereto legends for the guidance of the maker of the check and designating the limits of the amounts possible to be written in each row.

Another object is the provision of a check of this character which is designed to be a great protection to the maker of the check, especially in view of the fact that the various squares are preferably formed in colors other than those of the ordinary inks and it being another feature that these colors may have such chemical composition that in the event of an attempt to alter the check by the use of an ink eradicator, the squares will be so blurred and smeared as to reveal the fact at once that an attempt to falsify has been made.

An additional object is the provision of a check of this character which may be formed by the ordinary process of printing, and which will consequently be simple and inexpensive in manufacture.

With the above and other objects and advantages in view, the invention consists in the details of construction to be hereinafter more fully described and claimed, and illustrated in the accompanying drawings, in which—

The figures, 1, 2, 3, 4, and 5, designate various forms of checks formed in accordance with my invention, the various figures departing from one another merely in minor details of arrangement.

Referring more particularly to the drawings, and especially to Fig. 1, it will be seen that I have provided a check 10 having the usual features such as the date line 11, number line 12, payee line 13, and signature line 14. Instead, however, of providing the ordinary line upon which the amount is written, I provide a panel 15 which is formed of a plurality of intersecting horizontal and vertical lines 16 and 17, respectively, which form a plurality of horizontal rows, 18, 19, 20, and 21, of squares. The squares in each row are inscribed with numerals ranging from "0" to "9" and the check has imprinted thereon adjacent the topmost row 18, the legend "Thousand," adjacent the row next beneath, 19, the legend "Hundred," and adjacent the two lowermost rows, 20 and 21, the legend "And (blank) dollars." This arrangement forms one protective device as will be hereinafter explained.

Also inscribed upon the check at the end opposite that provided with the panel 15, is a plurality of rows, 22, 23, 24, 25, and 26, of circles, though it will be understood that any other suitable form of geometrical figure may be used, if preferred. This arrangement of circles is divided, preferably, by a line 27, into two sets of columns, the circles at the left of the line being adapted to have inscribed therein numbers designating integral dollars ranging from units to thousands, or higher, and the circles at the right of the line being adapted to have inscribed therein numerals designating cents.

The circles are of course arranged in horizontal rows and adjacent each row is inscribed a legend indicating the range in that particular row.

The use of the check is best explained by describing the operation of making out a check for a stipulated amount, say, for the sake of example, three thousand, four hundred, twenty five dollars and thirty seven cents. In filling out the check for this amount, the operator makes, with a pen, a circle about the numeral "3" in the horizontal row 18 of the panel 15 and draws a horizontal line to the right end of the row, as shown. He next draws a circle about the numeral "4" in the row 19 and draws a horizontal line to the right of this row, and treats the numerals "2" and "5" in the rows 20 and 21 in a similar manner. When the panel 15 is then inspected it will clearly indicate the amount of the check.

The provision of the circles, above described, is an additional protection and is useful as follows: Assuming that the amount of the check is that above specified, the maker of the check writes within the successive circles of the lowermost row 26 the numerals "3," "4," "2," "5," "3" and "7" which according to the legend immediately above this row will indicate the amount of the check in agreement with the amount indicated by the pen encircled numerals in the different rows of the panel 15.

In the practical carrying out of the invention, it is preferable that the entire panel 15 and the rows of circles be printed in some color other than blue or black so as to contrast strongly with the colors of inks ordinarily used. It is also preferable, though not necessary that the chemical composition of the ink used for printing the panel 15 and circles be such that in the event that a check falsifier were to attempt to remove the pen indications by an ink eradicator the panel and circles would be hopelessly blurred and smeared so as to indicate that an attempt had been made to alter the check.

Fig. 2 is the same as Fig. 1 except that instead of employing numerals themselves in the squares of the panel the names of the numerals are spelled out.

Fig. 3 varies from the Fig. 1 in the particular that the rows 18 and 19 of the panel are separated from each other and the row 19 is separated from the rows 20 and 21 which are together, the legends being between the rows.

In Fig. 4, the panel 15 includes the rows 18 and 19, designating thousands and hundreds, respectively, as in Fig. 1, but the row 28 next below the hundreds row has inscribed in its squares numerals in multiples of ten, ranging from zero to ninety. The lowermost row 29 is the same as the lowermost row 21 in Fig. 1 and indicates units, or single dollars. This form of the check is also provided with a panel 30 formed of intersecting horizontal and vertical lines 31 and 32, respectively, defining two horizontal rows 33 and 34 of squares within each of which is inscribed a series of numbers. The numbers in the upper row are in tens ranging from "0" to "90" and those in the lower row are units ranging from "0" to "9." This panel is adapted for use in designating the cents in the amount of the check, the maker drawing a pen circle about the proper numerals and running a line to the right in each row. Adjacent the panel 30 at one end is the legend "Cents." This form of check is also provided with the columns of circles at its right end as in the previous forms.

In Fig. 5, in place of the panel 15, I provide a panel 35 which is the same in formation except that the rows 36, 37, 38, and 39 have inscribed therein numbers indicating "thousands," "hundreds," "tens," and "units" of dollars, and the legends may be omitted excepting the word "Dollars." Disposed below the panel 35 is a panel 40 identical with the panel 30 and having there adjacent the legend "Cents." This form is also provided with the columns of circles, and is used in the same manner as the previously described forms.

From the foregoing description and a study of the drawings it will be apparent that I have thus provided a check which may be quickly and easily filled out in a clear manner but yet which will be practically incapable of being falsified or altered and which will consequently be a great safeguard to the maker.

While I have shown a few modifications in the formation and arrangement of the numeral bearing panels it will be understood that I reserve the right to make such variations in the form and arrangement as will fall within the scope of the subjoined claim.

It will also be understood that in filling out the check the selected numeral may be crossed or punched or otherwise designated instead of following the method of encircling the numeral and running a line through the numerals on the right hand.

I claim:

A check having inscribed upon its face a plurality of horizontal and vertical lines arranged in intersecting relation and defining a panel consisting of a plurality of horizontal rows of squares, the squares in the successive rows having inscribed therein numbers arranged in sequence and designating in the respective rows "thousands," "hundreds," "tens," and "units" representing the dollars in the amount of the check, said check having further inscribed upon its face a plurality of circles arranged in hori-

zontal rows with the number of circles in each successive row decreasing by one, the circles in the successive rows being adapted to have inscribed therein numerals designating the amount in dollars and cents of the check and conforming to the amount designated by cancellation of the proper squares in said panel, and the check having further inscribed upon its face adjacent each row of circles numbers indicating the maximum and minimum amounts writable in the row.

In testimony whereof I hereto affix my signature.

JOHN KOPECKY.