Dec. 8, 1925. 1,564,724

L. M. TODD ET AL

COMMERCIAL PAPER INSTRUMENT

Filed June 14, 1922

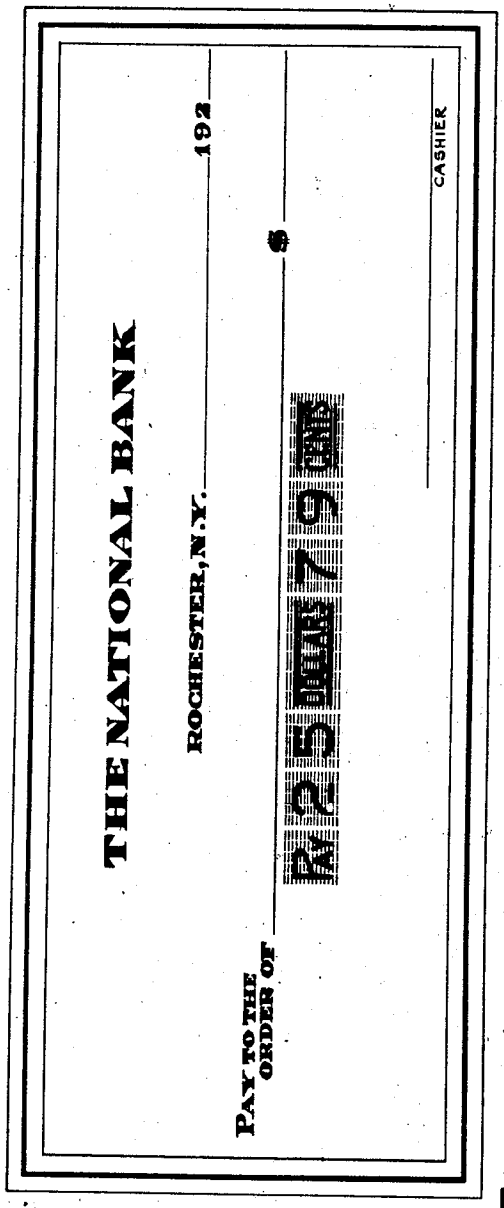


Fig. 1

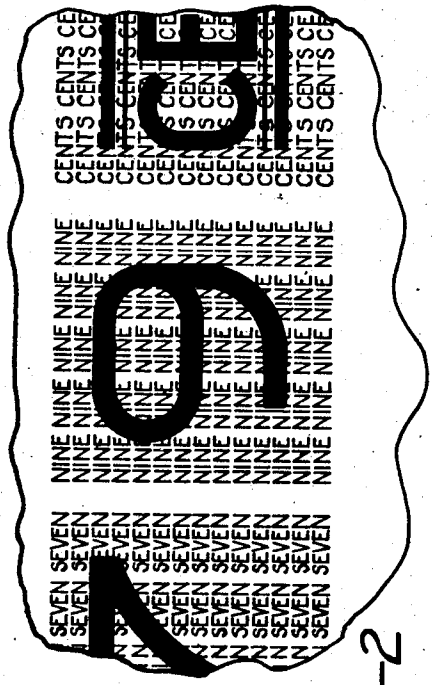


Fig. 2

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UNITED STATES PATENT OFFICE.

LIBANUS M. TODD AND CHARLES G. TIEFEL, OF ROCHESTER, NEW YORK, ASSIGNORS TO THE TODD COMPANY, INC., OF ROCHESTER, NEW YORK.

COMMERCIAL-PAPER INSTRUMENT.

Application filed June 14, 1922. Serial No. 568,215.

To all whom it may concern:

Be it known that we, LIBANUS M. TODD and CHARLES G. TIEFEL, citizens of the United States, residing at Rochester, in the county of Monroe and State of New York, have invented certain new and useful Improvements in Commercial-Paper Instruments, of which the following is a specification.

This invention relates to commercial paper instruments, such as checks, drafts, bonds, and the like, and more particularly to the protective marking of such instruments with suitable legends, as, for example, a monetary value, to prevent alteration thereof. One object of the invention is to provide an effective method of marking a legend on the paper affording a high degree of legibility and at the same time of protection against alteration, without requiring maceration or roughening of the paper. Another object is to provide an instrument of the above character having its monetary value expressed in figures and conspicuously printed thereon with characteristically different fields or brackgrounds for the different figures, rendering alteration of the latter exceedingly difficult.

To these and other ends the invention consists in certain improvements and combinations of parts all as will be hereinafter more fully described, the novel features being pointed out in the claims at the end of the specification.

In the drawings:

Fig. 1 shows a bank check protectively marked in accordance with the present invention.

Fig. 2 is an enlarged, fragmentary view showing portions of the check and its legend in detail.

Similar reference numerals throughout the several views indicate the same parts.

The present invention is applicable to the protective marking of paper instruments generally with any desired legend, the present embodiment illustrating the use of the invention for marking a monetary value on a bank check. The use of figures to express a monetary value or other amount has the advantage of providing an inscription which may be quickly read with little chance of error, the compactness of the figures permitting them to be employed in relatively large sizes and marked with conspicuously heavy lines. The printing of an amount in figures also may be accomplished, generally speaking, by a comparatively simple and convenient form of printing apparatus, as well understood in the art. Accordingly, for the purpose of securing the above and other advantages, the present invention comprises expressing the value or amount in figures, as shown in Fig. 1, and the figures are preferably limited or terminated by other characters or words for the purpose of preventing the changing of the inscription by adding or inserting other figures.

Referring more particularly to the drawings, Fig. 1 shows a check having its monetary value expressed in figures printed thereon in a comparatively large size so that they may be quickly and accurately read. The figures are also preferably printed on the paper with relatively heavy type in conspicuously thick and preferably solid lines, as shown. This type of figures is not only easily read, but is difficult to alter because of the considerable amount of ink deposited upon the paper. Each figure of the amount printed as above is additionally protected by providing therefor a field or background of relatively small characters printed in closely repeated order with comparatively fine type. Such a field, as shown, forms in contrast with the heavier type, a background having the general appearance of a field of a relatively light degree of color or tint which does not detract from the striking legibility of the figures. Preferably the field for each figure is formed by printing in the manner described a repetition of the group of letters spelling the corresponding figure word, so that the field is different for each different figure, and itself serves to express the corresponding figure. While the field thus printed gives the appearance upon casual inspection of a tinted background, its individual words are readily legible upon close inspection. This prevents the successful alteration of a figure without altering its entire field or background, which would obviously be exceedingly difficult, so that attempts to alter any figure of the inscription results in evidence of such alteration which is easily discernible. It is contemplated that the figures might be marked on a background of the character described by removing portions of the latter to form the figure as a

blank space, but it is preferred to print the figure in ink in substantial lines as above described. The background for the different figures may have various shapes, a square form being selected in the present instance as effective and pleasing in appearance, and the field is of sufficient size to extend for a substantial distance beyond the outlines of the figure in all directions. The figures are preferably printed in sufficient proximity to prevent the insertion of additional figures between them, and the fields of adjacent figures extend, as shown, into relatively close relation with each other.

It is preferred to further protect the amount, printed in dollars and cents, as illustrated, by providing limiting or terminal symbols or words for preventing changes in the length of the inscription as by prefixing or suffixing additional figures. Thus, as shown, the dollars and cents amounts are separated by a character such, for example, as the word "Dollars" printed in heavy lines as described in connection with the figures, and provided with a background which may consist of a close repetition of the word "Dollars" printed in fine type. Similarly the cents amount is preferably terminated by a character such as the word "Cents" which may be printed on a characteristic background comprising a repetition of the same word in small type. In locating the inscription on the instrument the beginning or left-hand end of the figures may be placed at the left-hand edge of the instrument to prevent the prefixing of additional figures, as well understood in the art, but in the present instance it is preferred to print a limiting character for this purpose, such, for example, as the word "Pay" printed in relatively heavy lines on a background formed by repetitions of the same word printed in fine type. Instead of the word "Pay," of course, various other characters might be employed, such as a dollar sign ($), initials, or other desired characters.

The invention thus provides a simple and advantageous method adapted for protectively marking a value or other legend on a paper instrument so as to afford a high degree of legibility, while occupying comparatively small space and presenting an attractive appearance. The printing of the characters of the inscription in heavy lines renders them difficult to alter, which difficulty is enhanced by the provision of the characteristic background or field for each figure or other symbol described above, and with the amount thus printed, limited or stopped off by the terminal words or symbols described, the instrument is effectively protected against alteration. This protection may be further increased, if so desired, by macerating or breaking the paper over the field of impression, but it has been found exceedingly difficult to alter the inscription when printed in suitably penetrating and permanent ink on the paper without maceration of the latter, and the latter method is preferred, as the check is then left in a smooth, flat condition.

What is claimed is:

1. A commercial paper instrument printed with a number expressed in figures and with a background for each figure comprising repetitions of the group of letters spelling the corresponding figure word.

2. A commercial paper instrument having its monetary value protectively marked thereon in relatively large figures printed in ink on a background comprising a repetition of the group of letters spelling the corresponding figure word printed in close order and relatively small size.

3. A commercial paper instrument having the monetary value thereof expressed in words and figures with the words arranged to form terminal limits for the group or groups of figures, said words and figures being printed in relatively large size and conspicuous lines, and said instrument having for each of said figures, a protective background comprising the group of letters spelling the corresponding figure word printed in relatively small size and closely repeated arrangement.

In testimony whereof we affix our signatures.

LIBANUS M. TODD.
CHARLES G. TIEFEL.