July 23, 1968 J. E. TOBIN 3,393,636

POCKET CHECK WRITER AND CHECK PROTECTOR

Filed March 23, 1966 2 Sheets-Sheet 1

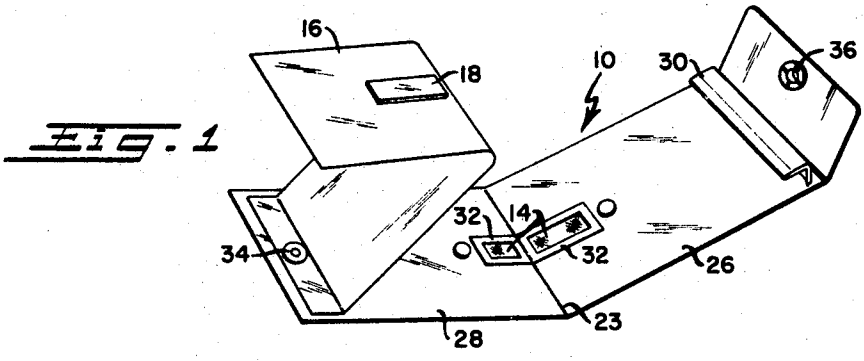



Fig. 1

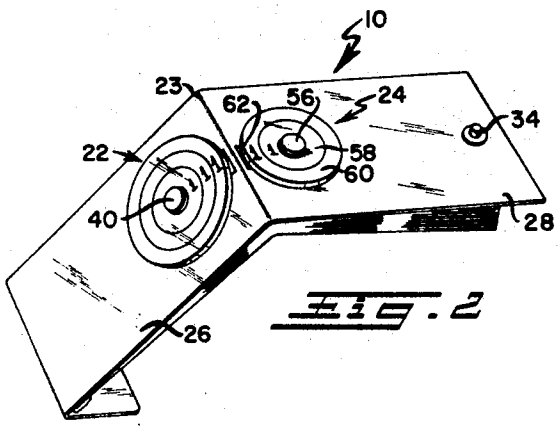



Fig. 2

XXXX NATIONAL BANK No. 29

PAY TO THE ORDER OF John L. Doe

DOLLARS 1111 AND 11 CENTS

Mary E. Doe

38

Fig. 8

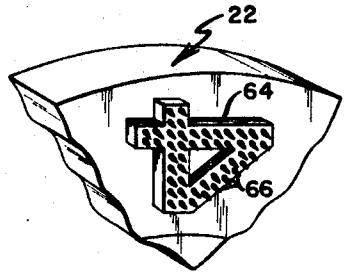



Fig. 4

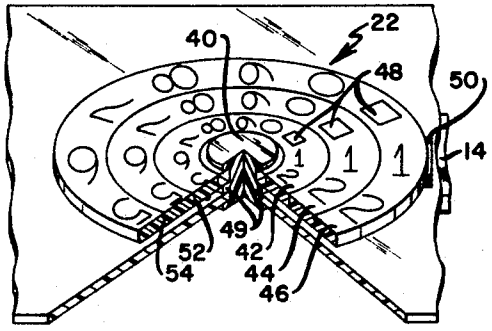



Fig. 3

*INVENTOR.*
JOHN E. TOBIN

*BY*

Kenneth W. Ibel

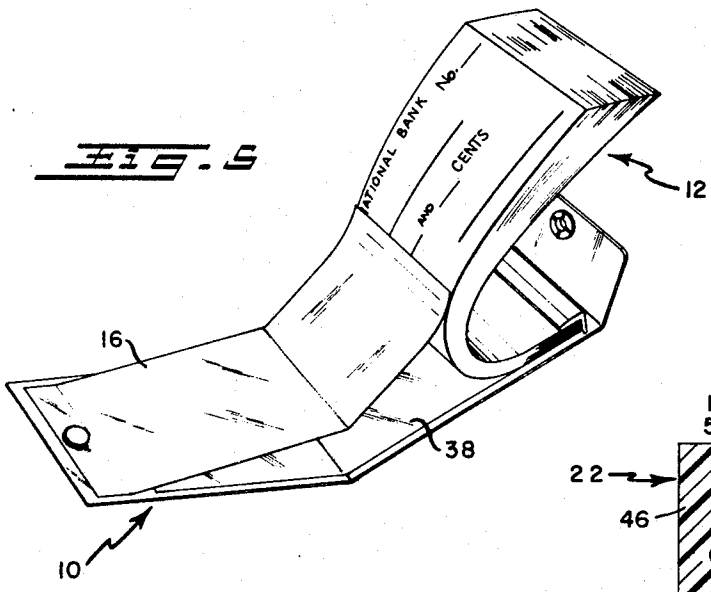
AGENT

July 23, 1968 J. E. TOBIN 3,393,636

POCKET CHECK WRITER AND CHECK PROTECTOR

Filed March 23, 1966 2 Sheets-Sheet 2

Fig. 5



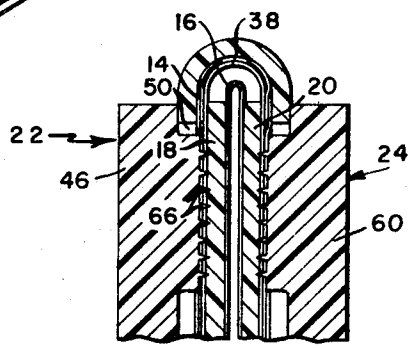




Fig. 7

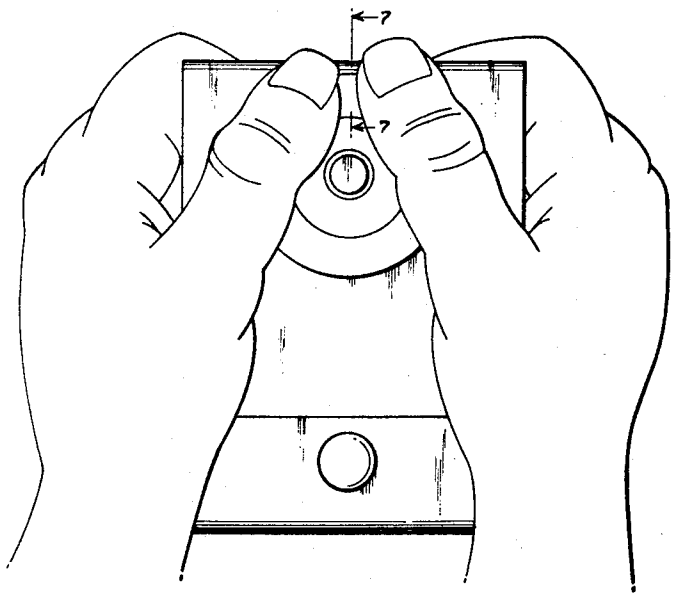



Fig. 6

*INVENTOR.*
JOHN E. TOBIN

*BY*

Kenneth W. Sieb

AGENT

United States Patent Office 3,393,636 Patented July 23, 1968



3,393,636

# POCKET CHECK WRITER AND CHECK PROTECTOR

John E. Tobin, 4 N. Church St., Cortland, N.Y. 13045

Filed Mar. 23, 1966, Ser. No. 536,679
6 Claims. (Cl. 101—20)

## ABSTRACT OF THE DISCLOSURE

A pocket check writing device operable to print and protect the exact amount of dollars and cents on the face of a check. The device includes a checkbook cover that carries a supply of blank checks and that folds intermediate its ends. The checkbook cover supports a printing means including a first dial member supported on the cover on one side of the fold and having a plurality of adjustable numeraled dials for the dollars portion of the check, a second dial member supported on the cover on the opposite side of the fold with respect to the first dial member and having a plurality numeraled dials for the cents portion of the check, an inked ribbon positioned to be exposed to the dollars and cents numeraled dials and a pair of platen members, one positioned for backing each numeraled dial. The printing is accomplished by positioning a blank check between the inked ribbon and the pair of platens, then folding the cover and pressing the numeraled dials toward each other with the thumb and index finger of each hand.

This invention relates to a pocket check writing device and more particularly to an improved pocket sized combination check writer and check protector capable of printing the exact desirable dollars and cents amount on a check.

Previously disclosed pocket check protectors such as a Patent 1,465,388 to E. H. Dryer and a Patent 1,743,428 to G. L. Chapel have means for simultaneously perforating and inking a plurality of points on a check for forming a numeral for purposes of preventing the changing the amount of the check without being detected. However, these check protectors have a disadvantage of affixing only one numeral at a time which requires undue manipulations to form the entire dollars and cents amount on the check. Another disadvantage is by forming only one numeral at a time on the check, it would be difficult to align and space the numerals evenly with respect to each other to provide a neat appearing check. Another disadvantage is forming the numerals by inking the plurality of perforated points produces numerals that are not readily legible.

It is the object of this invention to overcome these disadvantages by providing an improved pocket sized check writing device having means for conveniently and efficiently printing the complete desired dollars and cents amount on a check simultaneously.

Another object of this invention is to provide a check writing device as described above including a checkbook cover having means for supporting a book of checks and having means for supporting adjustable numeraled members thereon for printing on the checks.

A further object of this invention is to provide a check writing device that perforates a plurality of points on the check in the form of a numeral substantially simultaneously as the numerals are printed for preventing changing the amount of the check without being detected.

Another object of this invention is to provide a check writing device having an inked ribbon and platen means in combination with numeraled members for printing the numerals in full form for improving legibility.



A further object of this invention is to provide a check writing device having means for printing and perforating the exact dollars and cents amount on the check of such legibility and protectability that the amount needs to appear only once on the check.

Other objects of the present invention will become more fully apparent from the appended claims and as the ensuing detailed description proceeds in conjunction with the accompanying drawings, in which:

FIGURE 1 is a perspective view showing the inside construction of the checkbook cover of the present invention;

FIGURE 2 is a perspective view of the outside of the cover showing the adjustable numeraled members mounted thereon;

FIGURE 3 is a partially sectioned perspective view showing the construction of the adjustable dollar numeraled member;

FIGURE 4 is an enlarged perspective view of a portion of one of the numeraled members showing the numeral with short projections integrally extending therefrom for perforating and printing on the check;

FIGURE 5 is a perspective inside view of the assembled check writing device showing one check being positioned for receiving the check amount thereon;

FIGURE 6 is an outside plan view showing the method of applying pressure on the numeraled members for printing the exact dollars and cents amount on the check;

FIGURE 7 is a view taken along line 7—7 of FIGURE 6 showing the exact amount of the check being simultaneously perforated and printed; and

FIGURE 8 is a view showing a check to a reduced scale relative to FIGURE 5 with the characters imprinted thereon.

Referring particularly to FIGURES 1, 2 and 5, the pocket check protector includes a foldable type checkbook cover **10**, a conventional checkbook **12** assembled thereon near one end, an inked fabric ribbon **14** assembled to the inside of cover **10**, a flap **16** rigidly assembled to the inside of cover **10**, a pair of platens **18** and **20** rigidly assembled to one side of flap **16**, a first adjustable numeraled dial **22** for printing the dollar amount being rigidly assembled on the outside and on one side of the centerfold **23** of cover **10**, and a second adjustable numeraled dial **24** for printing the cents amount being rigidly assembled on the outside and on the opposite side of the centerfold **23** of cover **10**.

As viewed in FIGURE 1, check book cover **10** is a conventional size for the foldable type and folds substantially midway of its length at centerfold **23** having a first half **26** and a second half **28**. A book **12** of blank checks (FIGURE 5) is assembled to cover **10** by sliding the stapled or otherwise assembled end under a plastic retaining clip **30** which is rigidly assembled to cover **10** by conventional means. The inked fabric ribbon **14** is assembled to the inside surface of cover **10** by an adhesive tape **32** that can be easily removed for replacing new ribbons. Ribbon **14** extends from the first half **26**, across the centerfold **23** and on to the second half **28**. A supply of preassembled ribbons **14** and tape **32** is to be provided with the check protector thereby providing a long-lived check writer. Flap **16** is rigidly assembled to the inside surface of cover **10** adjacent the end of second half **28** by a satisfactory cement and by the male button member **34**. Male button member **34** mates with a female button member **36** for holding cover **10** closed when the check writer is not in use and can be snapped closed when printing a check. One of the platens **18** is shown rigidly cemented on flap **16** in a position to be adjacent ribbon **14** on the first half **26** of cover **10** and the second platen **20**, shown in FIGURE 7, is rigidly cemented on flap **16** in a position to be adjacent ribbon

14 on the second half 28 of cover 10 when the flap 16 is in a normal position adjacent cover 10.

In reference to FIGURE 5, one of the features of this check protection is illustrated by showing that a blank check 38 may be placed in printing position without separating the check from the checkbook 12. The printing position is having the face of the check lie adjacent the inside surface of cover 10 and exposed to ribbon 14. Flap 16 including platens 18 and 20 is then positioned against the back side of check 38 thereby separating check 38 from the remaining checks of checkbook 12. The remaining checks may lie flat against the back surface of flap 16 and the entire assembly may be folded in half as best shown in FIGURE 7.

Referring now to FIGURES 2 and 3, the first adjustable numeraled dial 22 is assembled to the first half 26 of cover 10 by a plastic hub 40. Dial 22 has three adjustable numeraled dials, each one represents one digit for printing the dollar amount of the check. In this case, this check writer can print any desired exact dollar amount up to 999. More or less dials may be used without departing from the scope of this invention. Each numeraled dial 42, 44 and 46 has ten numerals, zero through nine, marked on the outer surface (FIGURE 3) and a corresponding set of printing numerals on the under surface (FIGURE 4). A block 48 is also marked on the outer surface which has a corresponding printing block on the under surface. Hub 40 has a center flange 49 to provide a slight clearance between the printing numerals on the under surface of the dials and the outside surface of cover 10. A block 48 would be adjusted for printing in each dollar position before the first numeral amount of dollars. For example, if the check amount were to be three dollars, the three of dial 46 would be adjusted for printing and the blocks 48 of dials 42 and 44 would be adjusted for printing before the three to prevent any numeral from being added before the three. The word "Dollar" is printed on the face of the check immediately to the left of the three position dollar amount and the word "And" is printed immediately following the three position dollar amount thereby allowing only three digits to be printed which completely protects the dollar amount of the check.

To adjust the desired exact dollar amount for printing on blank check 38, such as $111 as shown in FIGURE 3, dial 42 is supported frictionally tight on hub 40 and is rotatably adjustable with respect to hub 40 by rotating dial 42 until numeral one appears to be aligned perpendicular with respect to centerfold 23 and on the centerfold side of hub 40. Dial 44 is supported frictionally tight on dial 42 by a slight tongue and groove 52 construction and is adjustable in the same manner as dial 42 until numeral one is aligned with hub 40 and numeral one of dial 42. Dial 46 is supported frictionally tight on dial 44 by a similar tongue and groove 54 construction and is adjustable in the same manner as dials 42 and 44 until the numeral one is aligned with the previous two numeral ones. Cover 10 has an aperture 50 which is sufficiently long to extend under dial 22 to expose ribbon 14 to all three dials. Now dial 22 has been adjusted and is ready for printing the amount 111 on the face of check 38.

The second adjustable numeraled dial 24 is assembled to the second half 28 of cover 10 by another plastic hub 56. Dial 24 has two adjustable numeraled dials 58 and 60, each represents one of the cents digits for printing the cents amount on the check. The cents dial 24 is constructed in the same manner as the dollars dial 22. Therefore a special view and description on the assembly construction is felt unnecessary. Dials 58 and 60 are the same as dials 42, 44 and 46 except that the block printing elements are not needed and therefore have been omitted. To adjust the exact cents amount, such as 11 cents, dial 58 is adjusted with respect to hub 56 until the numeral one appears to be aligned perpendicular with respect to centerfold 23 and on the centerfold side of hub 56. Dial 60 is adjusted with respect to 58 until its numeral one appears to be aligned with numeral one of dial 58 and hub 56. Cover 10 has another aperture 62 which is sufficiently long to extend under dial 24 to expose ribbon 14 to both cent dials.

The detail construction of the numerals will be described in reference to FIGURES 4 and 7. First reference is made to FIGURE 4. The numeral four designated by character 64 slightly integrally projects from the dial 22 toward the cover 10 having a full face character. A plurality of projections 66 slightly integrally extending from the face of numeral four in the form of a 4 is for perforating the check. Each numeral including the zeroes on all of the dials are constructed in the same manner as character 64.

Now referring to FIGURES 6 and 7, the method of simultaneously printing and perforating the desired exact dollars and cents amount on the check will be explained. With each individual dial of adjustable dials 22 and 24 adjusted as just described and with check blank 38 in position for being printed as previously described, the checkbook cover 10 may be folded in half as shown in FIGURE 7. The dollar numerals (111) are in alignment with the ribbon 14, the face of check 38 and platen 18 which is supported by flap 16. The cent numerals (11) are in alignment with ribbon 14, the face of check 38 and platen 20 which is also supported by flap 16.

The thumbs and index fingers are placed against dials 22 and 24 as shown in FIGURE 6 and squeezed thereby pressing one dial 22 toward the second dial 24 which causes projections 66 of the three dollar dials and the two cent dials to pierce through ribbon 14 and pierce through check 38 and slightly pressing into platens 18 and 20. The full face numerals clearly prints the numerals on the check substantially simultaneously as the projections 66 pierce the ribbon and the check. Cover 10 is sufficiently flexible to normally try to straighten out from a folded condition whereby removing the thumbs and fingers from dials 22 and 24, the cover expands outward to the extent that projections 66 are withdrawn from the check 38 and ribbon 14. Cover 10 may now be opened substantially as shown in FIGURE 5 and check 38 may be separated from checkbook 12. The check will have the numerals 111 11 clearly printed and perforated thereon.

The invention may be embodied in other specific forms without departing from the spirit or essential characteristics thereof. The present embodiments are therefore to be considered in all respects as illustrated and not restrictive, the scope of the invention being indicated by the appended claims rather than by the foregoing description, and all changes which come within the meaning and range of equivalency of the claims are therefore intended to be embraced therein.

What is claimed and desired to be secured by Letters Patent is:

1. A pocket check writing machine for printing a desired exact dollars and cents amount on a check comprising a cover; a first dial member supported on said cover and having a plurality of adjustable numeraled dials for printing the dollars portion of the check amount; a second dial member supported on said cover and having a plurality of adjustable numeraled dials for printing the cents portion of the check amount; an inked ribbon supported on said cover adjacent both of said dials; means for rigidly supporting a book of blank checks near one end of said cover in a manner that the side of the check to have the numerals affixed thereon is exposed to said ribbon; and a separator member rigidly supported on said cover at the opposite end with respect to the blank check supporting means and operable to extend over said ribbon to protect the book of blank checks when a check is not being printed and operable to extend between one blank check in position for printing and the remaining book of blank checks to protect the remaining book of

blank checks during the printing of said one blank check.

2. A pocket check writing machine as defined in claim 1 wherein said separator member includes platen means rigidly supported thereon and located to provide a sufficiently rigid backing for a check in printing position during the printing of a check.

3. A pocket check writing machine for simultaneously printing a desired exact dollar and cents amount on a check comprising a flexible checkbook cover having a folding section intermediate its ends; a blank check positioned along the inside of said cover and extending toward each end of said cover from said folding section; a first member having a plurality of adjustable columns of numerals for printing the dollars portion of the check amount mounted on said cover on one side of said folding section and having the printing numerals facing toward the blank check; and a second member having a plurality of adjustable columns of numerals for printing the cents portion of the check amount mounted on said cover on the opposite side of said folding section with respect to said first member and having the printing numerals facing toward the blank check, said second member being positioned to be in alignment with said first member when said cover is folded at said folding section whereby said first and said second members may be pressed toward each other for simultaneously effecting printing the dollars and cents portions of the check amount.

4. A pocket check writing machine as defined in claim 3 wherein said dollars and cents numerals includes projections integrally extending therefrom for perforating the check.

5. A pocket check writing machine as defined in claim 3 wherein said first and said second members being made of a synthetic material.

6. A pocket check writing machine for simultaneously printing a desired exact dollar and cents amount on a check comprising a flexible checkbook cover having a folding section intermediate its ends; an inked ribbon rigidly assembled to said cover having a portion on each side of said folding section; means for supporting a book of checks adjacent one end of said cover and having the face of a check exposed adjacent said inked ribbon; a separator member supported on said cover adjacent the end opposite of said book supporting means and positionable against the back side of said check which faces said inked ribbon; a pair of platen members rigidly assembled on said separator member and being in alignment for backing said inked ribbon; a first dial member having a plurality of adjustable numeraled dials mounted on said cover on one side of said folding section, said numerals being exposed adjacent said inked ribbon on one side of said folding section for printing the dollars portion of said check amount; and a second dial member having a plurality of adjustable numeraled dials mounted on said cover on the opposite side of said folding section with respect to said first dial, said numerals being exposed adjacent said inked ribbon on the opposite side of said folding section for printing the cents portion of said check amount, said second dial member being positioned on said cover to be in alignment with respect to said first member when said cover is folded at said folding section whereby said first and said second dial members may be pressed toward each other for simultaneously effecting printing the dollars and cents portions of the check amount.




**References Cited**

UNITED STATES PATENTS

| | | | |
|---|---|---|---|
| 191,254 | 5/1877 | Pole | 101—296 |
| 1,159,617 | 11/1915 | Talley | 101—20 |
| 1,465,388 | 8/1923 | Dryer | 101—20 |
| 1,634,105 | 6/1927 | Hoffman | 101—20 X |
| 1,709,106 | 4/1929 | Abramson | 101—20 |
| 1,737,136 | 11/1929 | Zapamta | 101—20 |
| 1,825,153 | 9/1931 | McCann | 101—24 X |
| 1,842,907 | 1/1932 | Lawhorn | 101—24 |
| 2,149,052 | 2/1939 | Heller | 101—24 |
| 2,689,520 | 9/1954 | Katz | 101—103 |


WILLIAM B. PENN, *Primary Examiner.*