(No Model.)

M. LEVENTRITT.

SAFETY CHECK BOOK.

No. 576,592. Patented Feb. 9, 1897.

Fig. 1

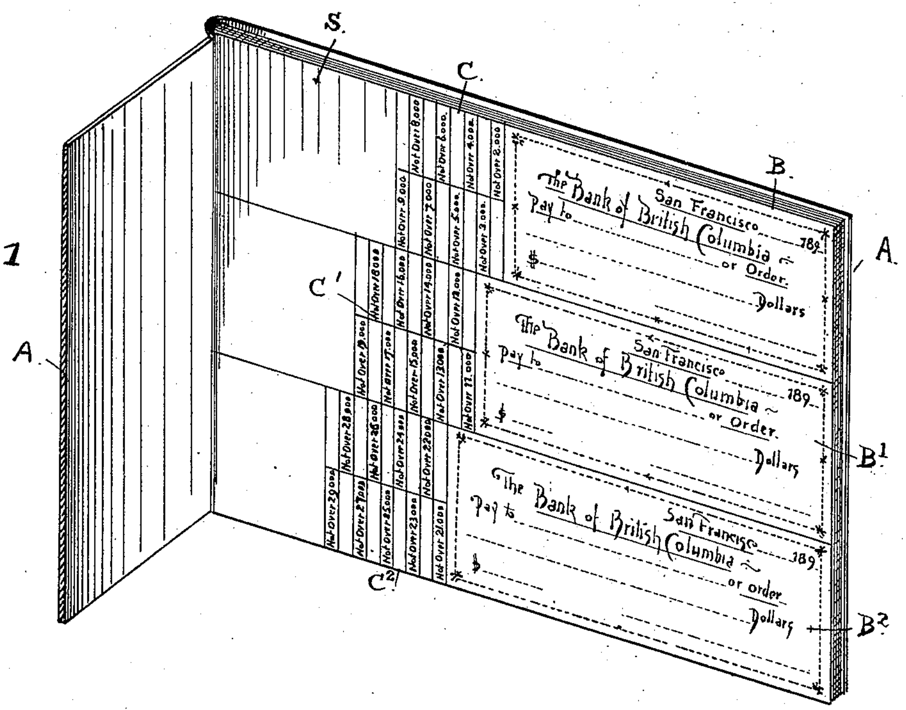


Fig. 2

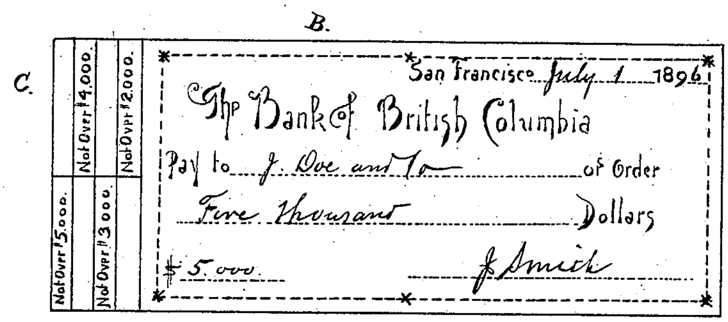
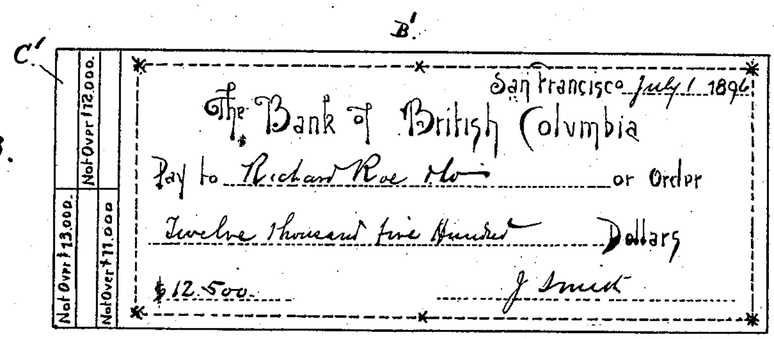


Fig. 3.



Witnesses:
M. Regner
E. Salomon.

Inventor.
Marion Leventritt
by Dwight Osborn atty

THE NORRIS PETERS CO., PHOTO-LITHO., WASHINGTON, D. C.

UNITED STATES PATENT OFFICE.

MARION LEVENTRITT, OF SAN FRANCISCO, CALIFORNIA.

SAFETY-CHECK BOOK.

SPECIFICATION forming part of Letters Patent No. 576,592, dated February 9, 1897.

Application filed July 28, 1896. Serial No. 600,816. (No model.)

To all whom it may concern:

Be it known that I, MARION LEVENTRITT, a citizen of the United States, residing in the city and county of San Francisco and State of California, have invented certain new and useful Improvements in Safety-Check Books, of which the following is a specification.

This invention relates to improvements made in safety-check books; and the object of the same is to provide for the use of banks and for commercial purposes generally a book containing a series of blank checks, drafts, or the like, any one of which when filled out and issued for a given sum cannot by any means be altered or raised to any considerable sum in excess of the original or true value of the instrument without the fraud being detected and payment refused, and the whole series being adapted for the issuing of checks or drafts for any sums or amounts from the smallest to the largest in the general business transactions of the bank or the merchant without involving complicated and tedious manipulations or operations and without departing from the general form of such commercial paper.

To this end my invention consists in a check-book containing blank checks arranged in pages, (three are shown in the drawings hereto attached, although there may be more or less, as will be understood,) the first blank having a body portion of a fixed or standard limit or figure and at its stub end integral unperforated coupons between which the check may be torn off so as to permit as many of the coupons to remain attached to the body portion as it is desired to increase or extend by said coupons the limit denoted by said body portion, the next blank having a body portion of slightly greater fixed or standard length, denoting a sum greater than the first check with all its coupons. Unperforated coupons are integrally attached to this second check-blank in the same manner as to the first blank above mentioned, which coupons may be permitted to remain connected with the blank in number as it is desired to increase this greater limit of value expressed by the body portion. A third blank, in like manner increasing in length over the second blank and its body limit increased by its coupons, forms the third blank of the series, and so on. The invention therefore includes a blank for checks, drafts, and other like instruments combining in its structure the two elements of safety—a standard length of body portion and coupons of a uniform width integral with or capable of remaining attached to said body portion. Both the body portion and the coupons are printed or otherwise inscribed about as shown in the drawings.

The nature of my said invention and the manner in which the same is adapted for commercial use will be fully understood from the following description, taken in connection with the drawings hereto attached, in which—

Figure 1 is a perspective view of my improved check-book open. Fig. 2 is a plan view of one of the first set of checks filled out and torn from the stub of the book in such manner that its body and coupons designate the sum written thereon. Fig. 3 is a similar view of one of the second set of checks wherein the body portion and coupons attached thereto indicate a sum slightly greater than that written on the face of the check.

In the said drawings the letter A designates the cover portion or binding of the check-book, within which are bound a number of sheets or pages, each originally printed about as seen in Fig. 1.

In the present illustration I have shown each sheet as having a stub S next the binding of the cover and beyond that a series of checks, three in number, forming a set of three blanks throughout the book. The backs of these checks may be left blank for the reception of the indorser's signature, or may be ornamented or printed upon at will. The paper of which the whole is made may be that commonly employed for checks and drafts.

The letter B designates the body portion of the first blank check of the first set, which from its right or outer end to the divisional line of printing which marks its separation from its first coupon C may measure, for example, six and one-half inches. This body portion of such a standard length (or any other agreed upon) will denote a limit of one thousand dollars, and each coupon permitted to remain attached thereto will add one thousand dollars to such standard limit of value. All the coupons are of the same width, and are made preferably one-quarter of an inch wide, the innermost or left-hand one being attached to the stub S.

The letter B′ designates the body portion of the second blank of the set, which is increased in length over the first blank B by one-half an inch, so that the standard length of these blanks B′ would then be seven inches, although the difference in length between the body portion of this check and that in Fig. 2 need not be limited to one-half an inch, and the increase in length may be more or less than a half-inch, as preferred. The coupons C′ at the left end of this check should be of the same width as those lettered C. The body portion B′ here denotes a limit of ten thousand dollars, and its coupons C′ add each one thousand dollars to that sum, as here shown, although they might add more or less, and the sum thus added need not be the same as added to the check B by the coupons C.

In like manner the body portion B^2 of the third check is increased in length over B′ by one-half an inch and its coupons C^2 are one-fourth inch wide, although this, too, is a matter of choice. There may be additional check-blanks in the set, if desired, but the check B^2 here denotes by its length a limit of twenty thousand dollars and each coupon adds one thousand dollars to that limit.

Whatever the limits set upon the various body portions and all the coupons, such sums are plainly printed or inscribed on the faces thereof, so as to prevent errors on the part of the person drawing a check; but whatever values such printing indicates they are not alone considered by the payer of the check in determining its value, for when presented for payment he lays it upon a scale or measure to determine its limit before paying, and if the figures written on the check are not greater than the limit thus indicated by the length of the body portion and all its coupons he honors it at sight.

The use of the safety-checks as above described would be as follows: If it were desired to draw a check for one thousand dollars or any sum below that figure, the body portion B is used as usual and is torn off so as to leave all the coupons C remaining attached to the stub. The payer lays this body portion on his scale, which indicates at a glance that a body portion of six and one-half inches is good for one thousand dollars, and hence he honors the check for that sum or anything below. To draw a check for five thousand dollars, this body B is used for the first one thousand dollars and four coupons C are torn off with it for the remaining four thousand dollars and the check then has the appearance of that seen in Fig. 2. Again the payer uses his scale, with the same result as to the body portion, and the four coupons indicate four thousand dollars additional. In Fig. 3 is shown a check drawn for an odd amount—that is, a sum which is not exactly indicated by any check with any certain number of coupons—here twelve thousand five hundred dollars. Here the drawer of the check selects that blank from the set whose body portion denotes the largest possible limit within the sum to be paid and fills up and signs such blank and then tears it off between those two coupons which will leave the whole to designate the smallest possible amount above the real value of the check. In this case the body portion designates ten thousand dollars and each coupon one thousand dollars additional, and hence the check, as seen in Fig. 3, would designate a limit of thirteen thousand dollars, which is only five hundred dollars above the figure written by the drawer of the check, and above which sum of thirteen thousand dollars it would be impossible for the instrument to be fraudulently raised. When the check or draft is presented, the payer uses the scale as above described and with the above result.

Having thus described my invention, what I claim as new, and desire to secure by Letters Patent, is—

1. A check-book containing a set of blank checks, drafts, or similar instruments, one blank being composed of a body portion of a standard length denoting by its linear measurement a standard limit of money value and on the stub end of such body portion and integral therewith a set of unperforated coupons of a standard and uniform width each of which is adapted to raise the limit of money value of the blank as expressed by the length of said body portion a regular amount by the addition of its width thereof to such body portion when left attached to and issued with the blank; and additional blanks each having a body portion of standard length which exceeds the standard length of the first blank and unperforated coupons on the stub end thereof integral therewith of standard and uniform widths and each of which being attached to and issued integrally with the blank raises by a fixed amount the limit of money value as expressed by the length of the body portion of the said blank by increasing the length thereof by a regular amount, as set forth.

2. The herein-described check-book comprising a cover and blanks bound therein connected to the cover by a stub and beyond said stub-blank checks each consisting of integral unperforated coupons of a standard and uniform width attached next to the stub and an integral unperforated body portion next to the coupons, whereby the linear measurement of the said body portion alone when detached from and issued without the coupons

fixes the limit of money value of the check and each coupon left on and issued with the check raises such limit of money value by a regular amount and fixes such limit by increasing the length of the body portion a fixed and certain amount; the body portions in a set of said blanks being severally of greater linear measurement one over the other by a regular amount thereof, as and for the purpose set forth.

In testimony that I claim the foregoing I have hereunto set my hand and seal.

MARION LEVENTRITT. [L. S.]

Witnesses:

EDWARD E. OSBORN,
JAMES L. KING.