(12) **United States Patent**
Golder

(10) **Patent No.: X9118**
(45) **Date of Patent: Sep. 26, 1835**

(54) **BILLS OF CREDIT**

(76) Inventor: **John Golder**

John Golden
Letters Patent

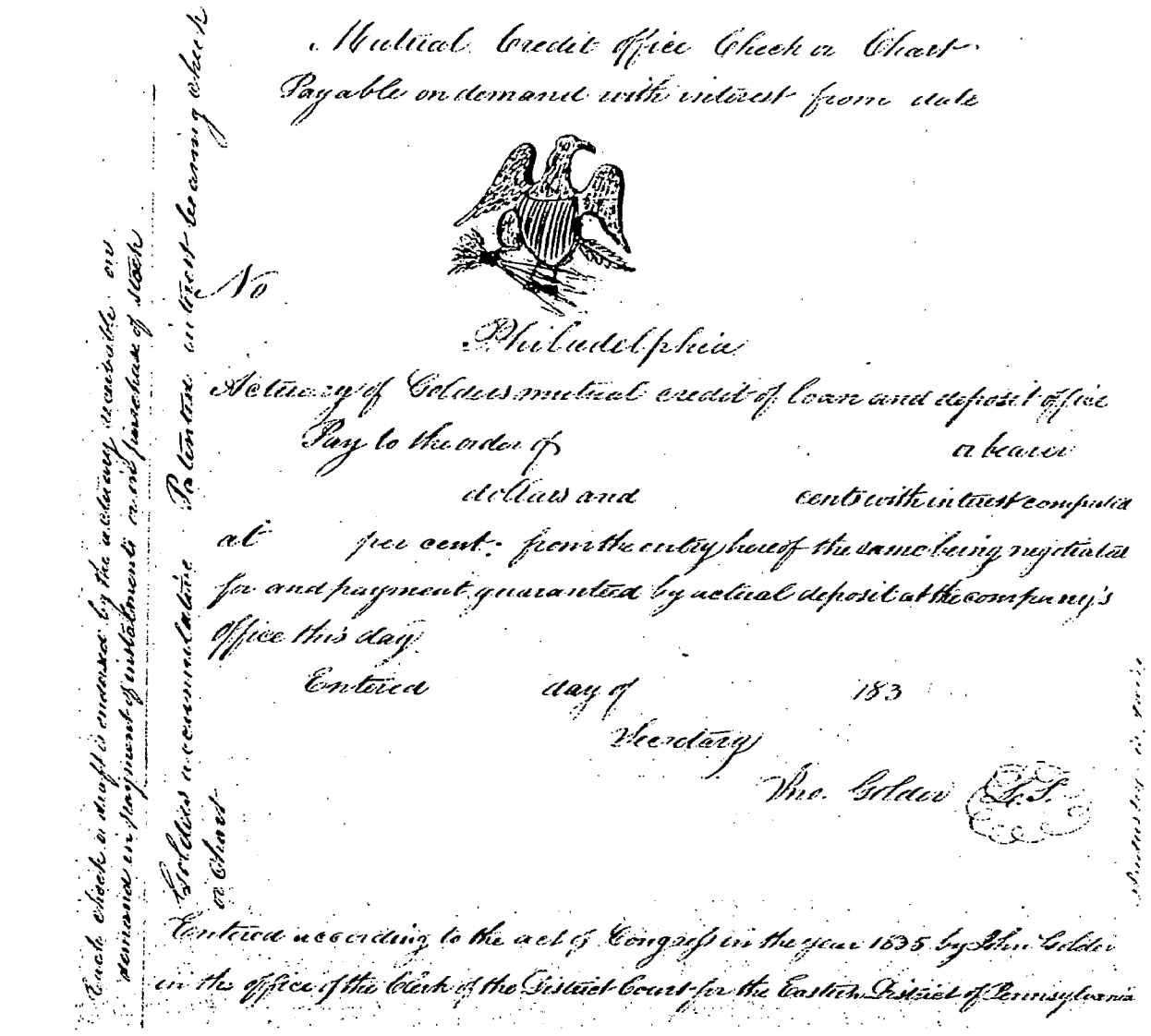
The Schedule referred to in these Letters Patent and making part of the same containing a description in the words of the said John Golden himself of his improvement in the art of Public finance in loaning and actually employing credit

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To all to whom these presents shall come. Be it known that I John Golden of the City of Philadelphia and State of Pennsylvania have discovered and invented and framed a new and valuable accumulative interest bearing check credit chart based upon a new principle in monetary negotiations and to be used as a useful improvement in the art of finance to be used only in the negotiations of loans upon contract with actual capitalists or in guaranteed transfers of bona fide deposits and investments to be made a full and exact description of which in specification and drawing thereof as invented and written by me and hereafter is designed to be used as aforesaid only excepting the names, sums, dates, and signets which are at all times to be written and filled up in the own proper hand writing of the person or persons concerned conformable to the contracts made or to be made with the party or parties contracting therefor is hereunto annexed and the inventor and author claims as his invention not only the design and emitting of the chart or check above described and attached hereto according to the specific form and definite advantages of creating and sustaining credit upon its peculiar solid principle of accumulative action and the right and privilege of using it as an improvement in negotiation of loans and investments of capital upon permanent visible security but also the operative principle upon which it is based which will admit of numerous variations in the form or manner of loaning or constructing the same whilst the principle upon which it is intended to operate will remain substantially the same and would be therefore necessarily considered as an invasion of my right

Witnesses Thos. P. Jones
Robt. Mills

John Golden



Mutual Credit Office Check or Check.

Payable on demand with interest from date

No

Philadelphia

Mutual Credit Office Check or Check

Each check is void if not presented for payment within twenty days after the date thereof

Pay to the order of

dollars and cents with interest computed at per cent. from the date hereof the same being negotiated for and payment guaranteed by actual deposit at the company's office this day

Entered day of 183

Secretary

Thos. Golder

Entered according to the act of Congress in the year 1835 by Thos. Golder in the office of the Clerk of the District Court for the Eastern District of Pennsylvania