(No Model.)

T. S. SPIVEY.

METHOD OF PROTECTING BANK CHECKS AND THE LIKE FROM BEING RAISED.

No. 478,294. Patented July 5, 1892.

FIG. 1.

a

Page 93.

James S----------	V	N	P	C	K	R	T	E	B	U	A	*b*
	1	2	3	4	5	6	7	8	9	0	B	*b'*
Henry S----------	R	K	Z	E	J	V	L	A	D	C	T	*c*
	1	2	3	4	5	6	7	8	9	0	B	*c'*
John Smith	L	J	C	A	D	O	W	Z	Y	R	E	*d*
	1	2	3	4	5	6	7	8	9	0	B	*d'*
Frank S-------	Z	E	M	T	L	A	H	C	Q	I	D	*e*
	1	2	3	4	5	6	7	8	9	0	B	*e'*

FIG. 2.

P. 93. Cincinnati. O. March 4th 1892.

FIRST NATIONAL BANK.

Pay to George Washington or ~~order~~ bearer

Two hundred and sixty DOLLARS.

$ 260.00 John Smith.

f

Attest.
Harry Byrne
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UNITED STATES PATENT OFFICE.

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METHOD OF PROTECTING BANK-CHECKS AND THE LIKE FROM BEING RAISED.

SPECIFICATION forming part of Letters Patent No. 478,294, dated July 5, 1892.

Application filed February 9, 1892. Serial No. 420,835. (No specimens.)

To all whom it may concern:

Be it known that I, THOMAS S. SPIVEY, a citizen of the United States, residing at Cincinnati, in the county of Hamilton and State of Ohio, have invented certain new and useful Improvements in the Method of Protecting Bank-Checks and the Like from Being Raised; and I do hereby declare the following to be a full, clear, and exact description of the invention, reference being had to the annexed drawings, which form part of this specification.

My invention comprises a method that will afford bankers and depositors an effectual protection against checks, drafts, &c., being "raised" or otherwise tampered with after they are properly filled up and signed. Said method includes a peculiarly-arranged "detector" to be kept by the cashier or paying teller of a bank, which detector is a sheet or book with a separate combination of letters, characters, or symbols for each depositor, and these letters are associated with numerals that run consecutively from "1" to "9" and terminate with a cypher followed by a character indicating "bearer." These numerals indicate dollars solely, and the depositor, knowing his special combination, has only to add to a check or draft the proper letters to designate the amount called for, and then when the check is presented the paying-teller by referring to his detector can see if the proper combination of letters has been applied and determine in an instant if any fraudulent alteration has been made.

In the annexed drawings, Figure 1 shows my system applied to part of a page of a detector-book, this page being devoted to those depositors whose signatures are arranged under the initial "S." Fig. 2 shows a check filled up and signed by the depositor whose name is third on this page.

Referring to Fig. 1, A represents a portion of one of the pages of my detector-book to be kept by the cashier or paying-teller of a bank and carefully preserved to prevent its contents being known. This illustration shows page 93, which is here supposed to be devoted exclusively to those depositors whose signatures are arranged under the initial "S," and said page is ruled to include a pair of separate parallel spaces, as *b b'*, *c c'*, *d d'*, and *e e'*, for each depositor, their names (not signatures) being preferably inscribed at the left of these spaces. Furthermore, each of the lower spaces *b' c' d' e'* contain numerals running consecutively from "1" to "9" and terminating with a cipher, a letter "B" being inserted after each of said ciphers; but the upper spaces *b c d e* contain the letters of the alphabet or other characters or symbols arranged in such irregular associations as to render it impossible for any two combinations in the book to be exactly alike. A single letter is placed directly over each numeral, thereby making twenty-two characters in the upper and lower spaces, the numerals representing dollars and the letters or equivalents being symbols for the same.

f in Fig. 2 represents the preferred form of check to be used in connection with my system, an inscription "P. 93" appearing at its left upper corner to indicate to the bank officer that the combination of letters for verifying said check is to be found on page or sheet 93 of the detector. It will be noticed this check is drawn by John Smith, is payable to George Washington, and calls for two hundred and sixty dollars. It will also be noticed that the drawer of the check has added thereto the letters "J O R," and after them the single letter "E." Therefore when this check is presented at the bank the paying-teller first refers to page or sheet 93 of the secret detector, runs down said page until he comes to the name of John Smith, glances at the spaces *d d'* opposite said name, and, finding that "J" stands over the numeral "2," "O" over "6," and "R" over the cipher "0," he knows that said check calls for two hundred and sixty dollars, and if there is any discrepancy between the combination of letters and the amount written on the face of the check or draft payment will be refused. The single letter "E" instructs the teller to pay the check to the party presenting it, because this letter "E" in the space *d* is directly over "B," the character for "bearer." It will of course be understood that when John Smith begins depositing at the bank he is informed his secret combination of letters reads "L. J. C A D O W Z Y R," with an "E" for bearer, and with a little practice he will soon become familiar with this arrangement, especially as

it is an absolute protection against his checks being raised or altered in any manner.

In addition to guarding against a raised check my system prevents a teller paying a counterfeit check, provided the combinations of letters are kept a strict secret between the bank and its despositors; but if the depositor whose name is first on this page wishes to pay a similar sum of money his check must be indorsed with the letters "N R U," with an "A" added thereto, provided said check is to be paid to bearer. The second depositor would indicate the same amount by indorsing "K V C" on his check, with "T" added to indicate "bearer." The fourth depositor would represent the same sum by the letters "E A I," with "D" for "bearer," it being understood that the last letter is omitted from each combination when a check is payable "to order."

From the above description it is evident that by using eleven letters for each depositor and having no two arrangements precisely alike an almost endless set of combinations may be produced. Finally, the names of the depositors may be written or printed in their proper places on the detector book, sheet, or form, as there is no relation between these names and the signatures of the depositors.

I claim as my invention—

1. The within-described method of protecting bank-checks and the like from being raised, which method comprises a secret detector inscribed with the names of the depositors and having for each depositor a series of consecutive numbers and a separate letter or symbol to indicate each number and a check or draft which is properly filled up and has applied to it a combination of letters or symbols which when compared with the letters or symbols associated on the secret detector with the name of the drawer of the check designates the exact amount to be paid in dollars, substantially as set forth.

2. A bank check or draft protector consisting of a sheet or book having spaces for the names of the depositors, a series of consecutive numerals for each name, and a separate character or symbol for each numeral, substantially as herein described.

3. A bank check or draft protector consisting of a sheet or book having spaces for the names of the depositors, a series of consecutive numerals for each name, a separate letter over each numeral, and a special initial to indicate "bearer," substantially as herein described.

In testimony whereof I affix my signature in presence of two witnesses.

THOMAS S. SPIVEY.

Witnesses:
JAMES H. LAYMAN,
ALFRED N. DAVIES.