

Patented Apr. 17, 1900.

(Application filed Oct. 5, 1898.)

(No Model.)

<div style="display: flex; justify-content: space-between;"> <div> <p><i>B</i></p> <p>0</p> </div> <div> <p>0</p> </div> <div> <p><i>A</i></p> </div> </div>		<div style="display: flex; justify-content: space-between;"> <div> <p><i>No.</i></p> <p><i>Order of</i></p> <p><i>For</i></p> <p>\$</p> </div> <div> <p>0187654321</p> <p>0187654321</p> </div> </div>	
<div style="display: flex; justify-content: space-between;"> <div> <p><i>Pay to</i></p> <p><i>or order</i></p> </div> <div> <p><i>Davenport, Iowa</i></p> <p><i>189</i></p> </div> </div>		<div style="display: flex; justify-content: space-between;"> <div> <p><i>Thousand</i></p> <p><i>Hundred</i></p> </div> <div> <p><i>100</i></p> <p><i>100</i></p> </div> </div>	
		<p>FARMERS BANK MECHANICS</p> <p>Payable to order of</p> <p>100</p>	

Witnesses:
Fenton S. Belt,
M. M. Watson.

[illegible]

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UNITED STATES PATENT OFFICE.

FREDERICK HEINZ, OF DAVENPORT, IOWA.

CHECK, &c.

SPECIFICATION forming part of Letters Patent No. 647,566, dated April 17, 1900.

Application filed October 5, 1898. Serial No. 692,729. (No model.)

To all whom it may concern:

Be it known that I, FREDERICK HEINZ, a citizen of the United States, residing at Davenport, in the county of Scott and State of Iowa, have invented certain new and useful Improvements in Checks, &c.; and I do declare the following to be a full, clear, and exact description of the invention, such as will enable others skilled in the art to which it appertains to make and use the same, reference being had to the accompanying drawings, and to the letters of reference marked thereon, which form a part of this specification.

This invention relates to checks, receipts, &c., and particularly to negotiable instruments.

One object of the invention is to provide a form of check, draft, order, receipt, or similar instrument so formed as to avoid possibility of perpetration of fraud by altering to indicate an amount larger than that made by the maker.

Further, the object of the invention is to provide a system of checks, drafts, orders, receipts, &c., of such form that the body of the instrument and the stub when the two are separated, according to the manner in which their separation is provided for, will each indicate within certain limits the amount represented, the instruments being of such form as to prevent alteration to indicate a larger amount without the addition of paper, which addition would be readily discoverable.

Finally, the object of my invention is to provide instruments of the kind mentioned having the characteristics above noted and so arranged as to be capable of rapid use by persons unfamiliar with their use.

With these objects in view the invention consists of a check or the like, substantially as hereinafter described and claimed.

As an illustration of my invention I have shown in the accompanying drawings in Figure 1 a blank check made in accordance with my idea. Fig. 2 represents the check shown in Fig. 1 drawn for an amount indicated both on the body of the check and on the stub.

In the drawings, A represents the main body of the instrument, which contains the usual printing and blank spaces indicating the institution on which the order is drawn, its location, &c., the spaces being intended to be

filled out with the date, the amount for which the check is drawn in words and figures, and the signature of the maker.

The body of the check is preferably made of some color—for instance, blue.

The stub B, which in the present illustration is divided into two sections, may be divided into any desired number of sections, each being for the purpose of indicating when properly cut or torn the amount of denomination of United States money. For instance, the section *b*, adjacent to the main portion A, is provided with means for indicating the number of hundreds and the next adjacent section *b'* is intended to denote the number of thousands. The sections *b* and *b'* are of different strongly-contrasting colors—for instance, they may be white and pink, respectively.

To provide ready means whereby each denomination of money, as indicated by the respective sections remaining on the check, may be clear at a glance, each section is provided along its lower portion with a line *b*², at the end of which is a word indicating the denomination represented by the section, such as "hundred," "thousand," &c. The upper portion of each section is provided with a series of short lines *b*³, nine in number and respectively designated by numbers running from "1" to "9." The lines *b*³ are each inclined, the inclination of each being such that if continued it will intersect the line *b*² at the left-hand end of its section.

The number at the top of the line on which the check is severed from the stub, in connection with the color and designation of denomination, indicates the maximum amount for which the check or the like is good.

In the use of a check made as described and shown any amount less than one hundred dollars is indicated on the main portion A, and the fact that the check is not for more than the amount mentioned is shown by separating the portion A from the stub on the line dividing the two parts. When the check is drawn for an amount reaching into the hundreds or thousands, the stub is cut or torn along a line in the proper section of the stub indicating the maximum amount for which the check is payable. For instance, as shown in Fig. 2 of the drawings, a check drawn for

four hundred and seventy-five dollars is cut or torn away along the line indicated by the numeral 4, showing that the check is good for at least four hundred dollars and it is not
5 good for five hundred. If the check were drawn for an amount equal to or more than six thousand dollars and not exceeding seven thousand dollars, the first section of the stub
10 would be cut or torn along the course indicated by the dotted line in the section indicating thousands.

From the foregoing it will be clear that in the use of my check two effective safeguards
15 against raising are provided. In the first place the color or colors of the parts left attached will indicate the amount, and in the next place the cutting along the inclined lines, when the check exceeds one hundred
20 dollars, shows at once the maximum amount for which the check is good. The addition of paper necessary to make the check indicate a larger amount than originally intended would be easily detected.

25 It will be seen from an understanding of the invention that while I have particularly described the same in connection with a check, the idea is the same, and I consider it within the scope of my invention to apply
30 the same to other similar uses—for instance, to drafts, notes, receipts, &c.

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

35 1. A check or the like having a continuation in the nature of a stub divided into sections, the respective sections being arranged at

different distances from the body of the check and each section having thereon a line, a word adjacent to the line indicating the denomination denoted by the section, and a series of
40 inclined numbered lines arranged on each section, the inclination of the lines of each series being such that if continued they will intersect the line having adjacent to it the
45 word indicating the denomination of the section at the edge of the section farthest removed from the body of the check, substantially as described.

2. A check or the like comprising the main
50 portion of one color, a continuation in the nature of the stub divided into sections, each section being of a color different from the main portion and from adjacent sections, and the respective sections being arranged at different
55 distances from the body of the check, and each section having thereon a line, a word adjacent to the line indicating the denomination denoted by the section, and a series of inclined numbered lines arranged
60 on each section, the inclination of the lines of each series being such that if continued they will intersect the line having adjacent to it the word indicating the denomination
65 of the section at the edge of the section farthest removed from the body of the check, substantially as described.

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

FREDERICK HEINZ.

Witnesses:

JOHN HEINZ,
L. M. FISHER.