

F. W. BROOKS.
BANK CHECKS, &c.

No. 193,221.

Patented July 17, 1877.

Fig 1

| | | |
|-------------------|---------------------------|----------------------|
| No 1 ^a | * No 1 ^a 187 * | 1 ^a |
| Date | Pay to the order of | Bank Detective no 50 |
| To C | B Dollars | C ² |
| \$ | \$ | |

Fig 2.

| | | |
|-------------------|---------------------------|----------------------|
| No 1 ^a | * No 1 ^a 187 * | 1 ^a |
| Date | Pay to the order of | C ² B |
| To C | B Dollars | Bank Detective no 50 |
| \$ | \$ | |

Fig 3.

| | |
|---------------------|-------------------------------|
| No 1 ^a | New York June 7 1877 |
| First National Bank | Pay to the order of John West |
| | Dollars |
| | John West |

Fig 5.

Fig 4.

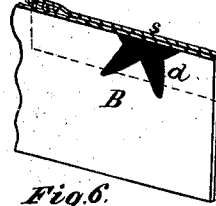


Fig 6.

| | | | |
|---------------------------|------------|--|--------------------------|
| No 1 ^{a2} Book 1 | 187 | 187 | Bank Coupon |
| Favor of | Order of D | Pay to the | Book no 1 |
| 50 Drawn on | Dollars | Value received and charge the same to account of | Check no 1 ^{a3} |
| \$ C ³ | To | No 1 Book 1 | Detectives no 50 |
| | | | Name of Depositor |
| | | | Address C ⁴ |

Fig 7.

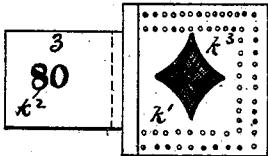


Fig 7x.

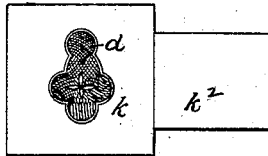


Fig 8.

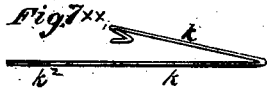
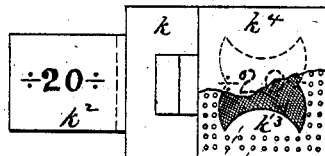


Fig 9x.

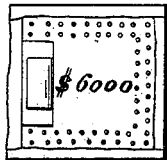


Fig 9.

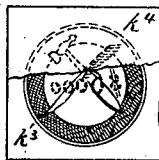
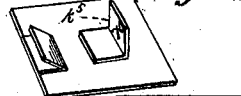


Fig 11x.



Witnesses

M. R. Edden.
Charles Cook

Fig 10x.

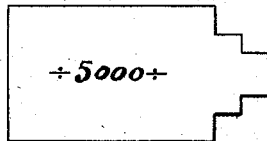


Fig 10.

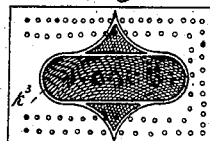
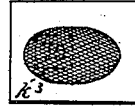


Fig 11.



Inventor.

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UNITED STATES PATENT OFFICE.

FRANKLIN W. BROOKS, OF NEW YORK, N. Y., ASSIGNOR OF ONE-HALF HIS RIGHT TO WILLIAM FULLERTON, OF SAME PLACE.

IMPROVEMENT IN BANK-CHECKS, &c.

Specification forming part of Letters Patent No. 193,221, dated July 17, 1877; application filed June 18, 1877.

To all whom it may concern:

Be it known that I, FRANKLIN W. BROOKS, of the city of New York, in the county and State of New York, have invented a new and useful Improvement in Bank-Checks and other Commercial Paper, of which the following is a specification:

This invention consists in blanks for bank-checks and other commercial paper, protected in peculiar manner against counterfeiting, and in a novel and superior method of treating such commercial paper so as to prevent surreptitiously altering it or raising the value thereof, as hereinafter set forth.

Figure 1 of the accompanying drawings is a face view of a partially-finished bank-check blank illustrating this invention. Fig. 2 is a face view of the same at a subsequent stage of its manufacture. Fig. 3 is a face view of the check as it appears after being filled up and severed. Fig. 4 represents a perspective rear view of a magnified portion of the check as it would appear if divided longitudinally on the line 4, Fig. 3. Fig. 5 is a face view of an improved draft-blank, and Fig. 6, a face view of a severed bank-coupon illustrating certain modifications. Fig. 7 illustrates, by a face view, a detached protection-stamp of a kind that may be manufactured and sold ready for use on checks of common form. Fig. 7^x is a back view of the same. Fig. 7^x is a side view thereof. Fig. 8 is a view of a protection-stamp of modified construction for the same purpose. Figs. 9 and 9^x are, respectively, a front and rear view of another modification in stamps for the same purpose. Figs. 10 and 10^x are a front and rear view of another modification. Fig. 11 is another modification. Fig. 11^x is a rear perspective view of the same.

Like letters of reference indicate corresponding parts in the several figures.

The illustrative check-blank B, Figs. 1 and 2, has two coupons, C C², and is provided, in addition to the ordinary number *a*, with a "detective number," *b*, which is duplicated on the second coupon, C², and concealed on the check-blank by a covering flap or seal, *s*. The ordinary number *a* is duplicated on both coupons, and is thus associated with the detec-

tive number *b* on the check-blank B and the coupon C². The latter is termed the "bank-coupon," and is intended to be retained by the bank which issues the check-blank. The coupon C is the ordinary stub-coupon, to which the check-blank remains attached until it is used. The detective number remains concealed upon the check-blank until the check is presented at the bank for payment. The number is then exposed, and compared with the number upon the coupon C², whose ordinary number, *a*, corresponds with that of the check. If the detective numbers are alike, and the signature appears to be that of the depositor to whom the correspondingly-numbered blank was issued, the check may, very safely, be taken as genuine, for no one outside of the bank is supposed to know of the detective numbers belonging to the checks of any particular depositor, and this knowledge may be confined to the paying-teller; and it would be practically impossible to duplicate the blank of a destroyed check in a sufficiently short time to use it without detection. Any discrepancy in the order of the reception of the check, or any indication of tampering or counterfeiting on its face would of course stop its payment.

The seal *s* is securely cemented down by adhesive gum, made, as nearly as possible, insoluble in water or steam. To facilitate exposing the detective number by destroying the seal, an ungummed removable portion of the latter is defined by perforation, and one end is provided with an ungummed crease or fold, *c*, Fig. 4, which is so formed that the seal will be attached, at all its edges, to the check, so as to effectually conceal the detective number, but at the same time admits the thumb-nail for tearing out said portion.

To render the body of the check opaque at the detective number, so as to prevent seeing the latter by looking through the blank, a black star, *d*, is printed upon the back of the blank, as shown in Fig. 4, and by dotted lines in Fig. 1. To insure the detection of any tampering with the seal on any check, a picture or design, *e*, is printed over and upon the seal and the adjoining surface; and, to still further increase the security, this picture

or design is printed in a "fugitive" ink, which will dissolve or soften very quickly upon the application of the least degree of moisture, so as to penetrate the perforations in the seal, and smear when touched, thus insuring the defacement of the seal or check, or both, if any attempt is made to ascertain in this way what is the detective number.

The mode of manufacture illustrated in Figs. 1, 2, and 3 is as follows: Sheets of any preferred size, and of ordinary or other approved paper, are first printed with the stars *d*, and, if desired, with any other matter for the backs of a sheet of checks. The black lettering, &c., on the face of the checks and coupons may then be printed, the ornamental border and the vignettes or other pictures or designs with which the checks are to be embellished being omitted. The ordinary numbers *a a a* are next printed by means of a numbering-machine. The detective numbers *b b* are also printed at this stage, and preferably with a light-colored ink, so as to facilitate hiding them completely. The stars *d* will show through enough to locate the numbers on the checks. Flaps of proper size are next cut from stock provided between the checks B and the coupons C², and it may be simultaneously. These flaps are perforated, as shown. The coupons C² and the scrap-paper may also be completely severed on the lines *f f*² at the same operation. The flaps are next creased and gummed to form the seals *s*, which brings the whole to the condition represented in Fig. 1. The seals *s* are next folded over the detective numbers *b*, and cemented down, and the sheets go to the press again. The ordinary vignette or other design *g* and the ornamental border *h* are now printed on the face of each check-blank, the borders crossing the seals *s*, so as to present a uniform appearance. This completes the blanks to the extent illustrated in Fig. 2. While the blanks are still in the sheet, preferably, they are passed through the press once more, and the safety picture or design *e*, Fig. 3, is printed in a fugitive ink, as aforesaid, over and upon such seal. The coupons C² being now or previously severed, are bound in books with their check-numbers *a* as paging, and the check-blanks B, with their attached coupons C, are likewise bound, as heretofore.

In the case of blank checks like those represented, or checks furnished to private parties by printers, the check-books and detective coupon-books may be sold together, the latter to be left with the bank in which the owner may be for the time being a depositor. Ordinarily the check-books will be issued by the banks to which the checks are addressed, and the detective coupons will be retained by the banks, as before stated.

The application of a detective number, *b*², to drafts and other commercial paper besides bank-checks, is illustrated in Fig. 5. In this case the number *b*² is repeated on the stub-coupon C³, and may be communicated by let-

ter or otherwise to the drawee; but the device in this modification is designed chiefly for the safety of the drawer. A supplemental detective number may be applied to a bank-check blank for this same purpose in connection with one for the safety of the bank.

Fig. 5 illustrates also certain modifications in the form of the seal *s*², by which the detective number is concealed, and in the means for readily exposing the detective number. The seal in this case is in the form of a stamp wholly attached by cement, which is confined to three edges, and it is provided with a strip or ribbon or tape, *i*, projecting at the open end, so that by means of it the ungummed portion of the seal can be quickly removed. The inner end of the strip *i* is held by the gum which attaches the seal. In the stamp form the seal may be made of very thin and easily-soiled paper or other material. The opening strip is not confined to this form of seal, but is equally applicable to the flap form.

To provide for using the same numbers repeatedly, the books of checks or drafts and coupons may be numbered or lettered in series, and other supplemental matter may be added to the coupons, if desired, as illustrated in Figs. 5 and 6.

A detective letter or device may be employed in lieu of a detective number, if desired, and any other dark or opaque figure may take the place of the black star *d*.

To prevent altering or raising the value of a check or other paper, the device is a picture or design, *j*, Fig. 3, which may be of the most simple form, printed over and upon the words or figures to be protected, after the latter are written, and in a fugitive ink, which will dissolve or soften so as to run and smear upon the least application of moisture. This forms at once a surface on which it is impossible to write, and a means for detecting any attempt to remove the ink of the original writing.

The design *j* will be printed by a hand-stamp, and the safety picture or design *e* may be printed in the same way in some instances, as in the case of private drafts.

Figs. 7 to 11, inclusive, illustrate various modes of embodying the invention in the form of detached detective-stamps, which may be sold by stationers ready for application to checks or drafts. In Figs. 7, 7^x, and 7^{xx}, which are different views of one and the same stamp, *k k*¹ are two flaps or leaves of a single-folded piece of paper, and *k*² a coupon or stub bearing a detective number or character corresponding with that on the main stamp *k*, (as, for example, 80,) and also a serial number corresponding with that of the check or draft with which it is to be used. The particular detective numbers or characters for the respective and successive checks having been determined by the depositor, he affixes corresponding numbers or characters to the coupon *k*², and the latter are deposited with the banker, who keeps them in a book or in other conven-

ient way for use in proving the genuineness of the checks as they come in. The various detachable stamps are provided with the dark marks *d*, to prevent the discovery of the detective number by looking through the paper, and also with characters *k*³, in fugitive ink, to prevent or detect any surreptitious attempt to remove the stamps, or these marks in fugitive ink may be stamped on after the detective-stamp is applied.

Perforations are formed, as shown, around the portion of the flap *k*¹, which is to be removed when the check is presented for payment.

Fig. 8 represents a similar stamp with a protecting-shield, *k*⁴, of impervious paper, which covers the fugitive ink character *k*³, so as to prevent the defacement of the latter while sticking the stamp or in previous handling. This impervious covering is stripped off directly after the stamp is applied.

Figs. 9 and 9^x are front and rear views of a detachable stamp, to carry on its inner face the amount of a check, so as to prevent "raising." The amount being written on the under face, the stamp, by cement around its margin, is stuck on the face of the check, from which it is readily torn by the paying-teller for inspection. The stamp has a device, *k*³, in fugitive ink, stamped on its face to prevent tampering, and has the impervious shield *k*⁴ to protect the same.

In both Figs. 8 and 9 the impervious shield is shown as if partly torn away.

Figs. 10 and 10^x show a stamp slightly modified in form from that shown in Figs. 9 and 9^x.

Figs. 11 and 11^x show the front and rear of a more simple stamp, having the amount in a

concealed flap, *k*⁵, on the back, and the fugitive ink protective character *k*³ on the face.

The following is what I claim as my invention, and desire to secure by Letters Patent, namely:

1. A blank for bank-checks or other commercial paper, provided with a detective number, letter, or device, concealed by a seal flap or cover, having a portion above the number defined by perforations, and provided with an open crease or fold at one end to facilitate its removal.

2. A blank for bank-checks or other commercial paper, provided with a seal covering a detective number, letter, or device, and with a star or other figure printed on the back of the check to render it opaque at the point where the detective number is applied, and assist in concealing the same.

3. A blank for bank-checks or other commercial paper, having a cemented seal flap or cover concealing a detective number, letter, or device, and provided with a superimposed picture or design, in fugitive ink, to expose any tampering therewith.

4. A bank-check or other commercial paper, having a concealed detective number, letter, or device for determining its genuineness, and provided with pictures or designs, printed in fugitive ink, over and upon the seal which covers said number, letter, or device, and the adjoining surface, and also over and upon the words or figures necessary to be protected to prevent altering said paper to increase its value.

FRANKLIN W. BROOKS.

Witnesses:

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ISIDOR GRAYHEAD.