United States Patent [19]

Margolis

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[54] **BILLFOLD**

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[52] **U.S. Cl.** **150/38**

[51] **Int. Cl.** **A45c 1/06**

[58] **Field of Search** 150/38, 39

[56] **References Cited**

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[57] **ABSTRACT**

A billfold made from a single blank of leather to which lining may be attached. The blank is folded and stitched so as to provide a natural fold end product. A key factor in providing the result is that the blank is divided into two subpanels of unequal length and the blank is folded about the off-center line between the subpanels. The outer ends of the subpanels are brought into flush relationship and stitched to provide a belly on the outer subpanel and, thus, a natural fold.

8 Claims, 8 Drawing Figures

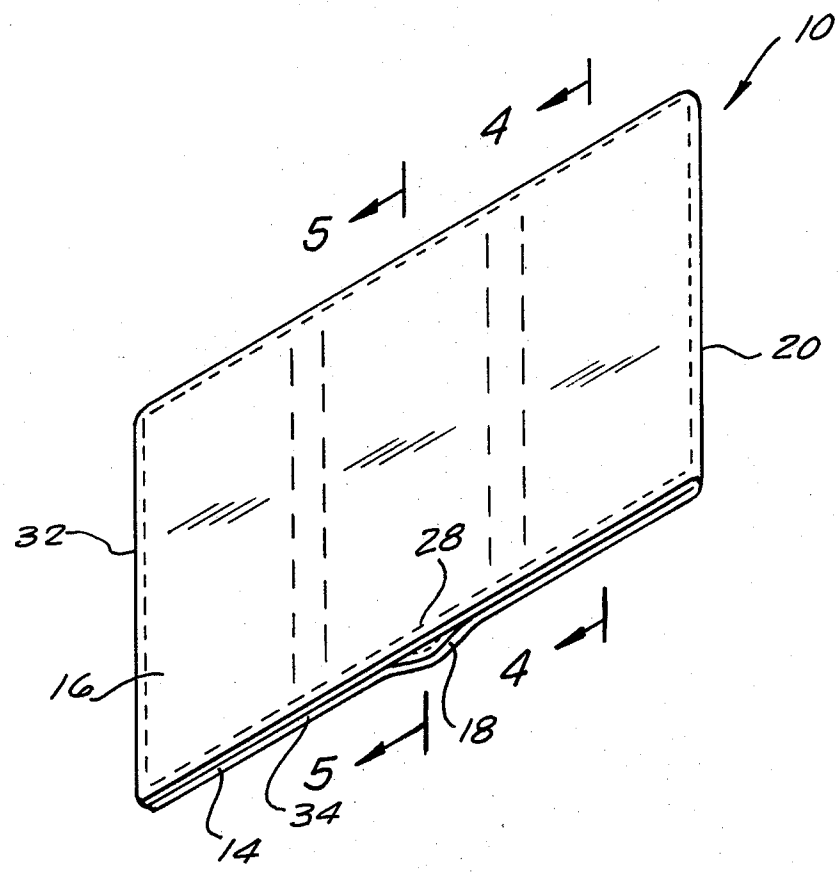


FIG. 1

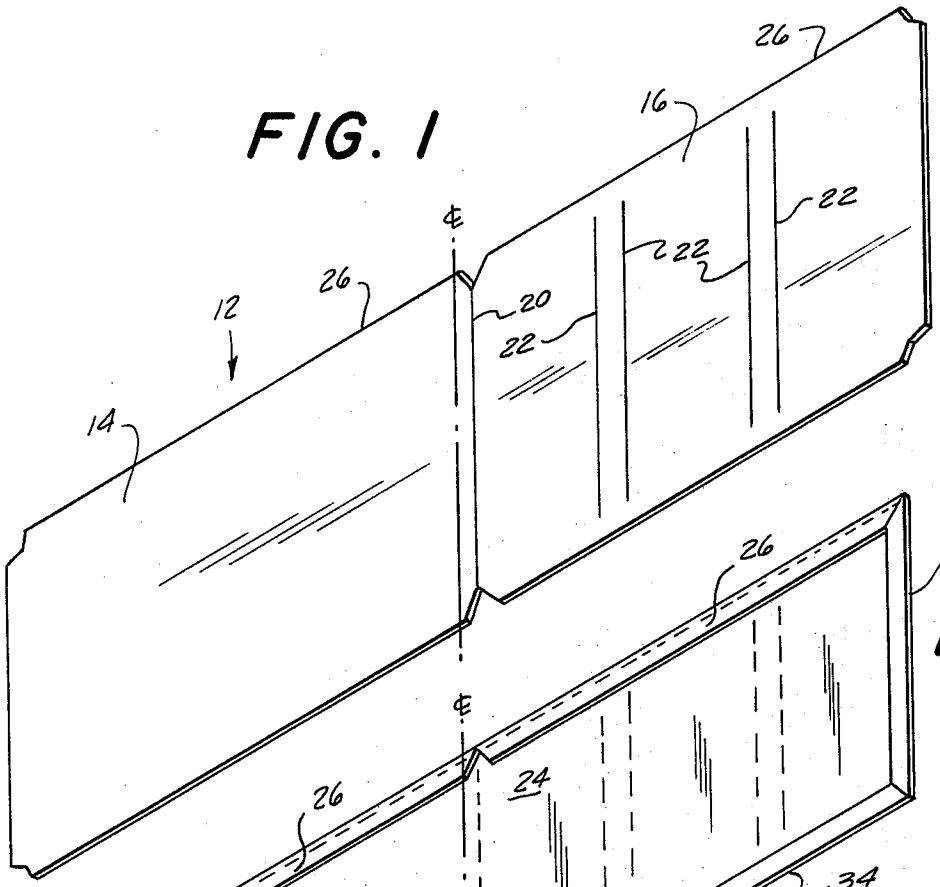


FIG. 2

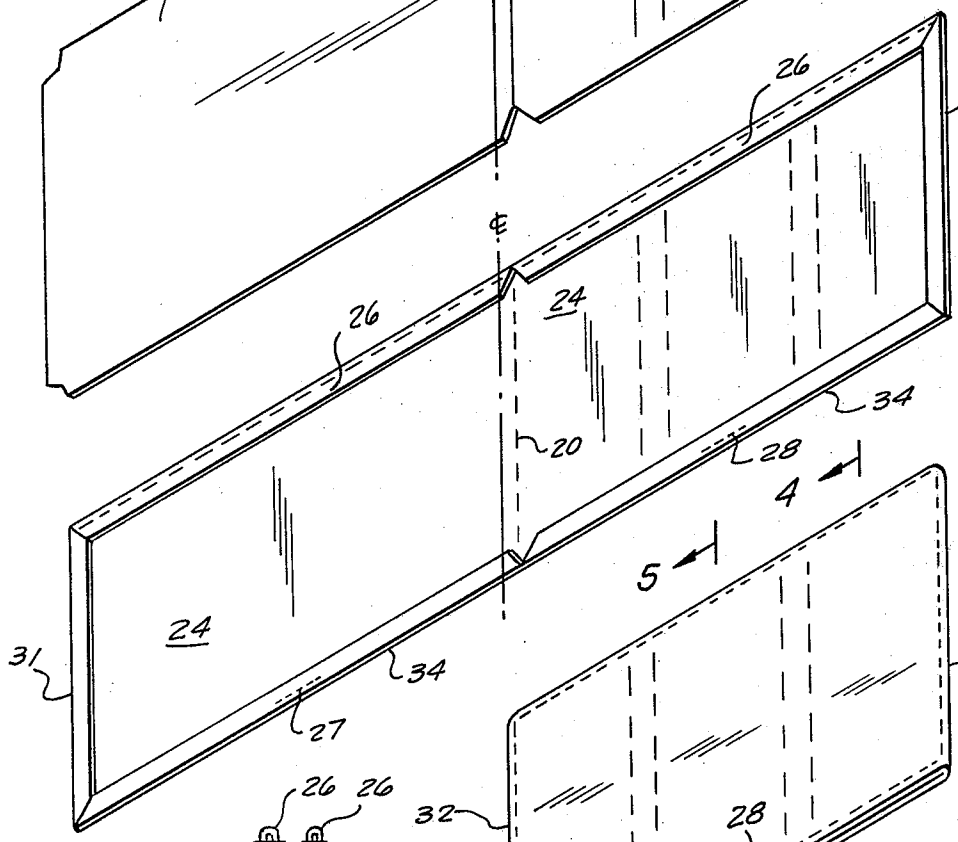
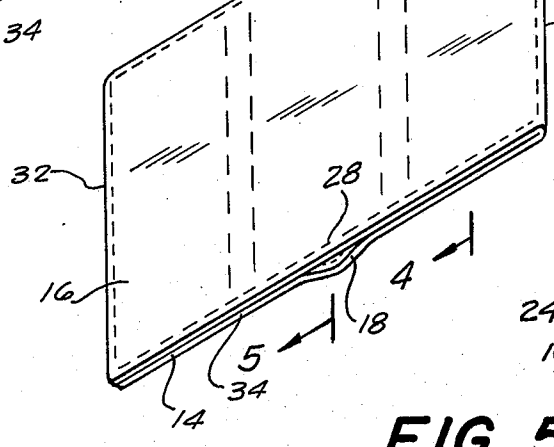


FIG. 3



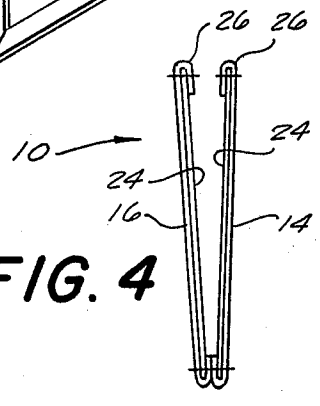


FIG. 4

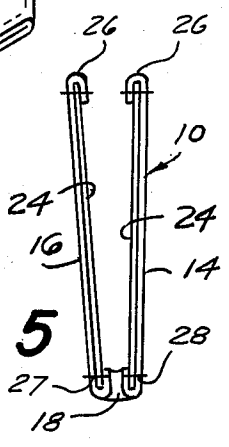
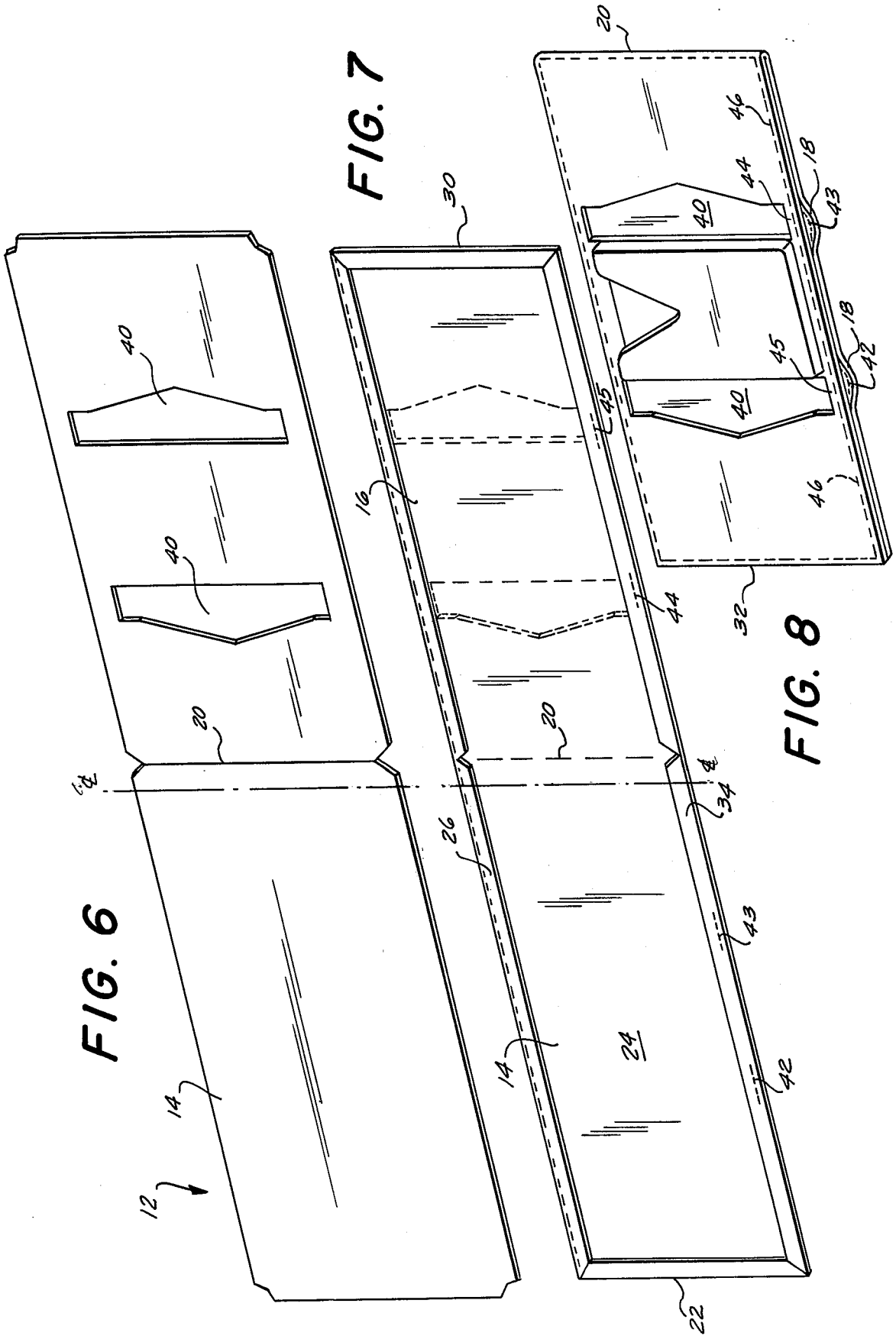


FIG. 5


FIG. 6
FIG. 7
FIG. 8
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BILLFOLD

BACKGROUND OF THE INVENTION

This invention relates in general to a billfold and to the one-piece blank from which it is made. More particularly, this invention is in a simple, inexpensive, basic billfold unit that can be employed as a billfold or that can be used as a basic unit to which additional pockets, tabs and purses can be added.

As in most practical products and certainly in most products for ultimate consumer use, there is a continuing need for improvements that reduce the cost of the end product.

Accordingly, it is a major purpose of this invention to provide a basic billfold unit which will require a minimum use of material, which will reduce the amount of waste material and which will reduce the amount of labor required.

It is important, however, that any such reduction in use of material and of labor be in the context of permitting and providing certain quality features such as a natural fold, a french edge and the provision for appropriate trimming. Accordingly, it is a further purpose of this invention to provide these features of economy without sacrificing the features of quality and aesthetics that the customer expects and appreciates.

It is a further important purpose of this invention to provide the above purposes in a design that maintains the structural strength and integrity available in presently known designs requiring greater amounts of material and labor.

It is a further purpose of this invention to provide these economies in a basic billfold design which has the capability of being enhanced by the addition of further pockets, see-through card-carrying units, closure tabs and purse sections.

The structure and arrangement of billfolds is somewhat various. There is the elongated rectangular wallet. There is the more square credit card case. There is the so called "trifold" type of design which actually has two folds and three sections. There is the secretary which is taller than it is wide. The advantages of any improvement in materials and manpower efficiency will be greatest if the basic wallet design can be employed for all such various billfold applications. Accordingly, it is an important purpose of this invention to provide the above-stated economies in a context that can be applied to single fold and dual fold end products, as well to variations in size and configuration of both such products.

BRIEF DESCRIPTION OF THE INVENTION

In brief, this invention involves a single blank of leather or the like to which a lining is attached and then through the proper series of folds and stitchings provides an end product billfold. The initial blank is substantially rectangular normally having lateraly (side) edges shorter than the longitudinal edges. The blank is preferably skived when stamped out along a lateral line parallel to the side edges and offset from center by about one-half inch in a nine inch long blank. A lining is attached to one face of the blank by paste and stitching. More particularly, the lining is placed on the blank after adhesive has been applied near the edges of the blank. The top longitudinal edge of the blank is folded over on the lining and stitched throughout. The bottom longitudinal edge of the blank is folded over and stitched only at the zone corresponding to the belly of the completed billfold and the zone which will be facing the belly of the completed billfold. These two zones are approximately one quarter of the distance from either side edge of the blank. The lateral edges of the blank are then turned over onto the lining but not sewn. The blank and lining are then folded along the lateral skive. The result of this folding is that two lateral edges of the blank will not overlie. These lateral edges are then caused to overlie and are sewn together to provide a french side edge for the end product billfold. The second side edge of the billfold is the skived line. Because the distance from skive to the two edges of the blank is different, the length of material from skive edge to french edge along the back of the wallet is greater than the length of material from skive edge to french edge along the front of the wallet so that the back can belly out and thus provide a natural fold. The bottom longitudinal edges of the blank are then sewn together except in the area of the belly. This, therefore, establishes the belly at the place where the billfold is to be folded for final use. The result is the basic billfold product to which additional features may be added.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 shows a blank leather piece after being cut and skived for the manufacturing of a first embodiment of this invention.

FIG. 2 shows the FIG. 1 blank after the lining has been put in place, the top edge folded over and sewn, the bottom edge folded over and partially sewn, and the side edges folded over.

FIG. 3 shows the completing steps of folding over the entire blank along a vertical (lateral) skive line offset from center and then stitching the lateral edges to one another and stitching the bottom longitudinal edge of the two subpanesl to each other except in the area of the belly. FIG. 3 is a view of the inside of the completed billfold when opened.

FIG. 4 is a section along the line 4—4 of FIG. 3.

FIG. 5 is a section through the belly along line 5—5 of FIG. 3.

FIG. 6 shows a blank leather piece after being cut and skived for the manufacturing of a second embodiment of the invention, specifically a billfold having two natural folds and thus two belly areas.

FIG. 7 shows the FIG. 6 blank after the lining has been put in place, the top edge folded over and sewn, the bottom edge folded over and partially sewn, and the side edges folded over.

FIG. 8 shows the completing steps for the second embodiment of folding over the entire blank along a vertical skive line offset from center and then stitching the lateral edges to one another and stitching the bottom longitudinal edge of the two subpanels to each other except in the area of two belly zones. FIG. 8 is a view of the inside of the completed billfold when opened.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

FIGS. 1 through 5 illustrate a first embodiment and FIGS. 6 through 8 illustrate a second embodiment. The difference between these two embodiments is only in that the first embodiment is a billfold having a single natural fold while the second embodiment is a billfold having two natural folds. The latter is frequently called a "trifold" in the art, referring to the fact that it has

three sets of pockets when opened up but the folds are actually only two in number. Because these two embodiments are so similar, the same reference numerals ared used in connection with the description of those embodiments to refer to corresponding parts and divergent reference numerals are used only where the parts differ.

The FIG. 3 billfold **10** is made from the single blank **12** shown in FIG. **1.** The larger subpanel **14** constitutes the outer surface **14** of the billfold **10** and the smaller subpanel **16** constitutes the inner surface **16** of the billfold **10.** These two subpanels **14** and **16** are stitched together in such a fashion as to provide the belly **18** in the finished billfold so that the billfold **10** will have a natural fold. The term natural fold refers to the easy way in which the billfold can be folded at the belly zone because the beelied-out area **18** at the outer subpanel **14** provides the additional length that the outer subpanel **14** needs over the inner subpanel **16** when the billfold **10** is folded.

FIG. **1** illustrates the initial form of the blank or pattern **12** after it has been stamped out and skived. A lateral skive line **20** is displaced from the lateral center line thereby defining a larger subpanel **14** and a smaller subpanel **16.** In a typical case, where the pattern **12** is eighteen inches long, the skive **20** was three-sixteenths of an inch off of center line thereby providing a subpanel **14** that was three-eighths of an inch longer than the subpanel **16.** A plurality of line cuts **22** on the smaller subpanel **16** are located, as desired, to define the entrance into various pockets in the final billfold **10.**

As shown in FIG. **2,** a lining **24** is laid over the blank **12** and all four edges of the blank **12** are turned over the lining **24.** In manufacture, the area around the edges of the blank **12** has a glue laid on it so that when the edges are turned over they will stick to the lining **24** for assembly purposes. The entire turned over upper edge **26** of the blank **12** is stitched to the lining **24** and small portions **27, 28** along the lower edge of the folded-over blank **12** are stitched to the lining **24.**

The next step in fabricating the wallet of this invention is to fold the blank **12** at the skive line **20** then bring over the outer lateral edge **30** of the smaller subpanel **16** so that it is flush with the outer lateral edge **31** of the larger subpanel **14.** These two edges are then stitched together to provide the resultant edge **32** of the billfold **10.** The billfold **10** will thus have two lateral edges, one the edge **32** which is a french edge in that the material is folded internally and thus the edge seen by the user is a neat, smooth, turned edge. The other edge of the billfold **10** is formed by the skive line **20** which preferably is stitched partly for appearances and partly to assure that the fold at the skive **20** holds. The bottom longitudinal edge **34** of the billfold is next stitched which in effect means stitching the bottom longitudinal edge of the subpanel **14** to the bottom longitudinal edge of the subpanel **16.** However, the stitching of the bottom longitudinal edges of the subpanels is not throughout the entire length of this longitudinal edge but only along a distance extending in from the two lateral edges **30, 31** of the billfold to the belly area **18.** The result is a basic billfold **10** design which can now function as a billfold as such and to which various additional pockets, purses, tabs, etc., can be added as desired.

One of the advantages of the above design and arrangement is the ability to provide in a very simple and inexpensive fashion the desirable french edge **32.** However, it must be understood that in its simplest embodiment the edges of the blank **12** need not be turned in on the lining **24** and thus when folded over, a raw edge (not shown) might be provided. It is just that, by use of this invention, a french edge can be provided at minimal cost.

FIGS. **6** through **8** illustrate a second embodiment that also has a larger subpanel **14** and a shorter subpanel **16** separated by a skive line **20** which is offset from the center line. Cut-out areas **40** are an alternate to the line cuts **22** shown in FIG. **1** to provide pocket access areas. As shown in FIG. **7,** all four edges of the blank are turned over the lining and the upper edge **26** stitched throughout. However, in this embodiment, along the lower edge **34,** there are four small areas **42,** 43, 44 and **45** which are stitched. The FIG. **7** intermediate product is then folded along the skive line **20** and the lateral edges **30, 31** brought over flush and stitched to form the french edge **32.** The bottom edges of the two subpanels **14** and **16** are then stitched together except in the areas of the two belly zones **18.** More specifically, the stitching **46** along the bottom edge of the wallet may overlap slightly with the stitching at areas **42, 43, 44** and **45,** but the stitching **46** does not run through the two subpanels **14, 16** at the belly zones **18.** Thus, at the belly zones **18,** it is the stitching at areas **42, 43, 44** and **45,** shown in FIG. **7,** which hold the turned over bottom edge of the blank **12** to the lining **24.** Again preferably, the skive edge **20** is stitched for looks and to assure that the turn at the skive **20** properly holds.

What is claimed is:

1. A natural fold billfold comprising:

a substantially rectangular panel having a longitudinal length and a lateral width,

said panel having a lateral fold line, said fold line separating a first substantially rectangular subpanel and a second substantially rectangular subpanel, the longitudinal distance of said second subpanel being greater than the longitudinal distance of said first subpanel,

the lateral edge of said first subpanel most removed from said fold line and the lateral edge of said second subpanel most removed from said fold line being joined to each other providing a joined edge,

a longitudinal edge of said first subpanel being joined to the corresponding longitudinal edge of said second subpanel along a first distance extending less than halfway from said joined edge to said fold line and along a second distance extending less than halfway from said fold line to said joined edge, at least one unjoined distance inwards of said first and second distances being sufficient to accommodate and define at least one belly zone for said second and longer subpanel providing at least one natural fold when said second subpanel is folded as the outer surface of a billfold.

2. The billfold of claim **1** wherein:

said lateral fold line is a skived line.

3. The billfold of claim **1** wherein:

said joined edge is a french edge.

4. The billfold of claim **2** wherein:

said joined edge is a french edge.

5. The billfold of claim **1** wherein:

said first distance extends less than one-third of the way from said joined edge to said fold line said second distance extends less than one-third of the way from said fold line to said joined edge,

said joined longitudinal edges of said subpanels being further joined along a third distance in both directions from the center of each of said joined longitudinal edges of said subpanels, said third distance being less than the distance between the inward ends of said first and second distances,

the unjoined distance between the closest ends of said first and third distances and the unjoined distance between the closest ends of said second and

third distance being sufficient to accommodate and define first and second belly zones for said second and longer subpanel providing two natural folds when said second subpanel is folded as the outer surface of a dual fold billfold.

6. The billfold of claim **5** wherein:

said lateral fold line is a skived line.

7. The billfold of claim **5** wherein:

said joined edge is a french edge.

8. The billfold of claim **6** wherein:

said joined edge is a french edge.

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