Aug. 16, 1966 B. L. SNYDER 3,266,544

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Fig. 1.

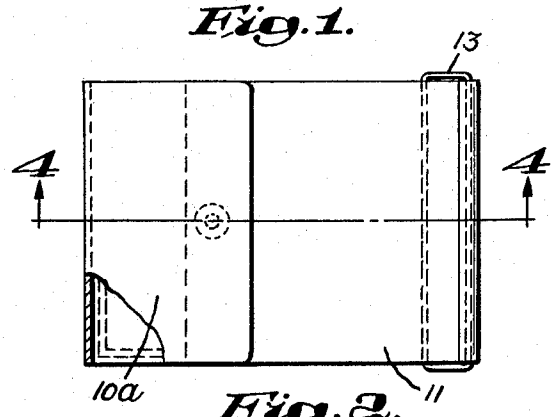


Fig. 2.

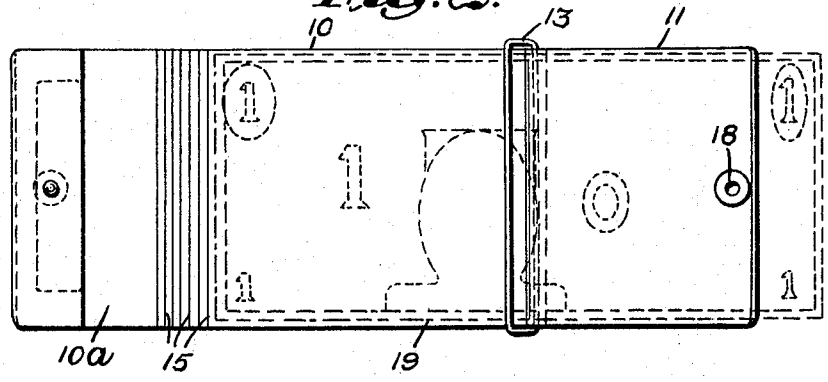


Fig. 3.

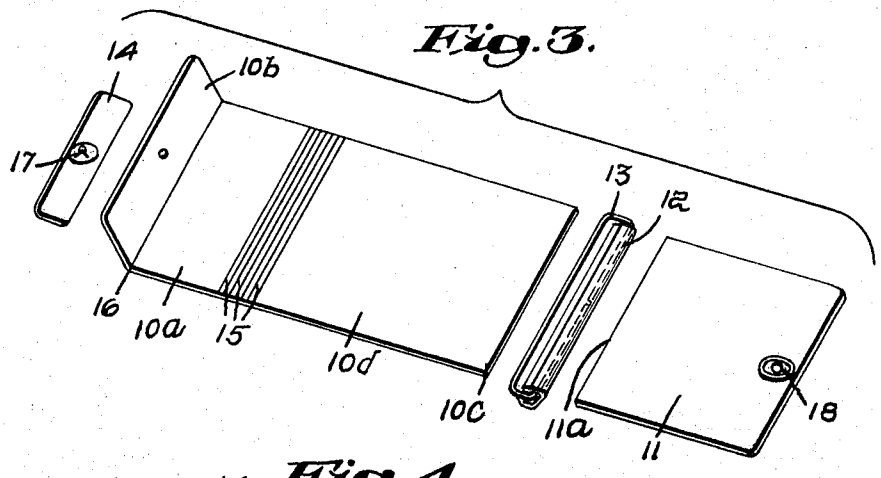
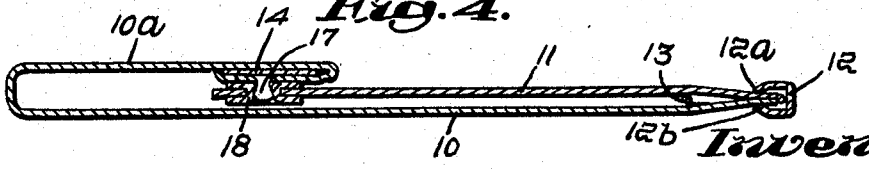


Fig. 4.



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Fig. 5.

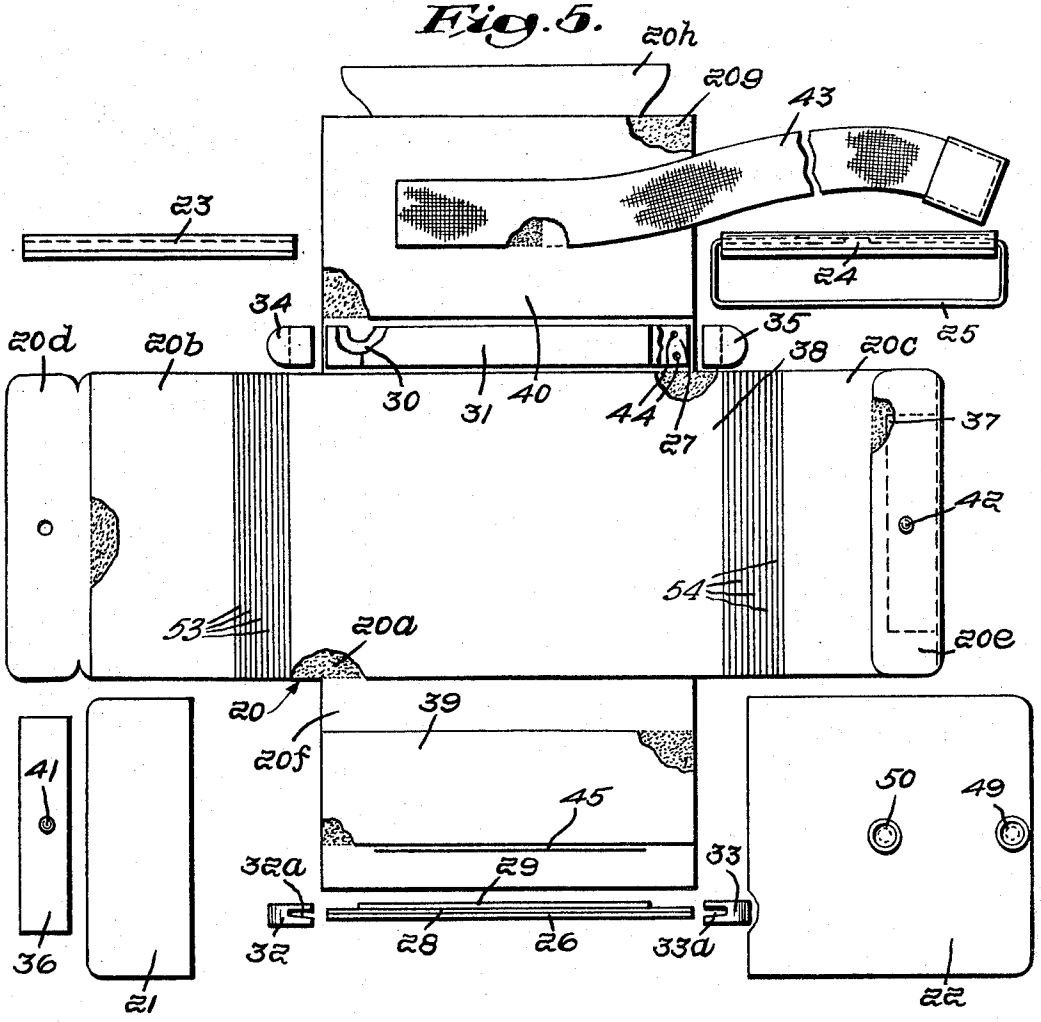
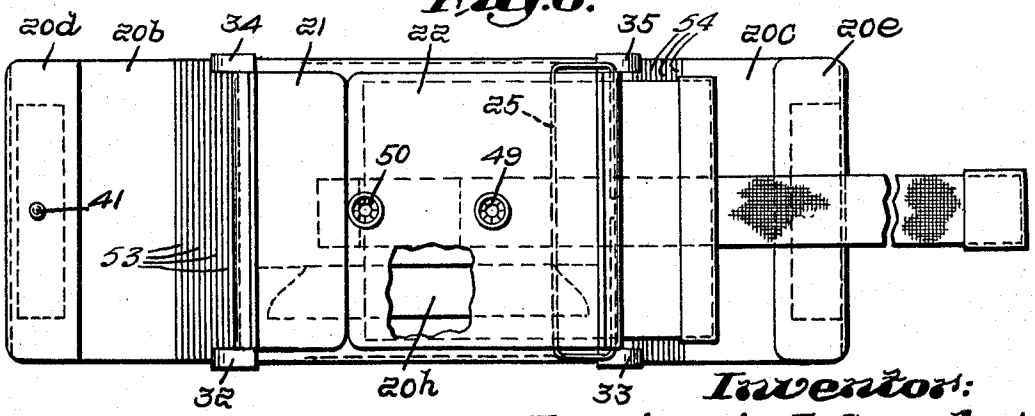


Fig. 6.



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Fig. 7.

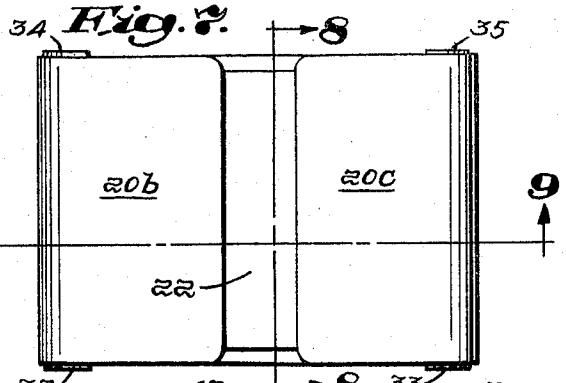


Fig. 8.

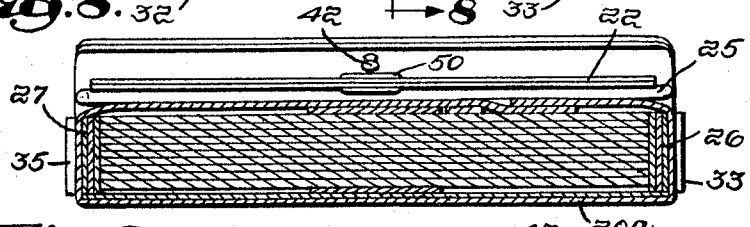


Fig. 9.

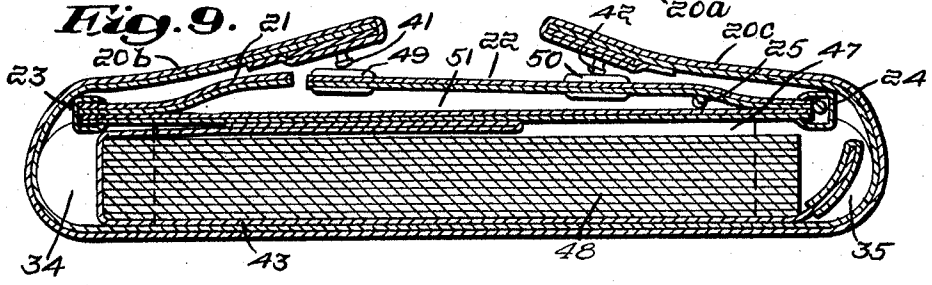
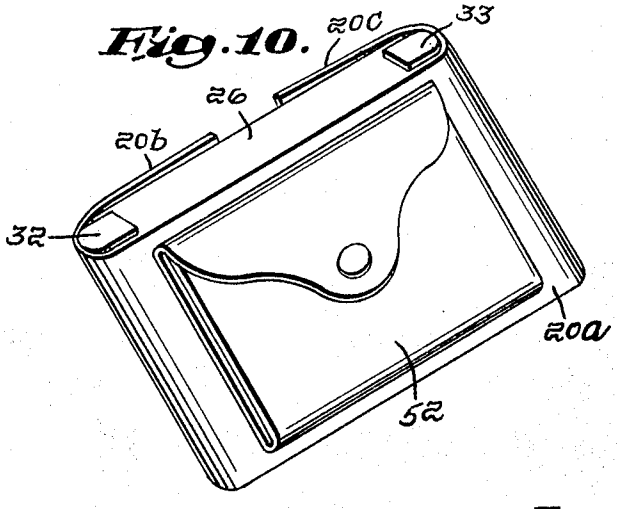


Fig. 10.



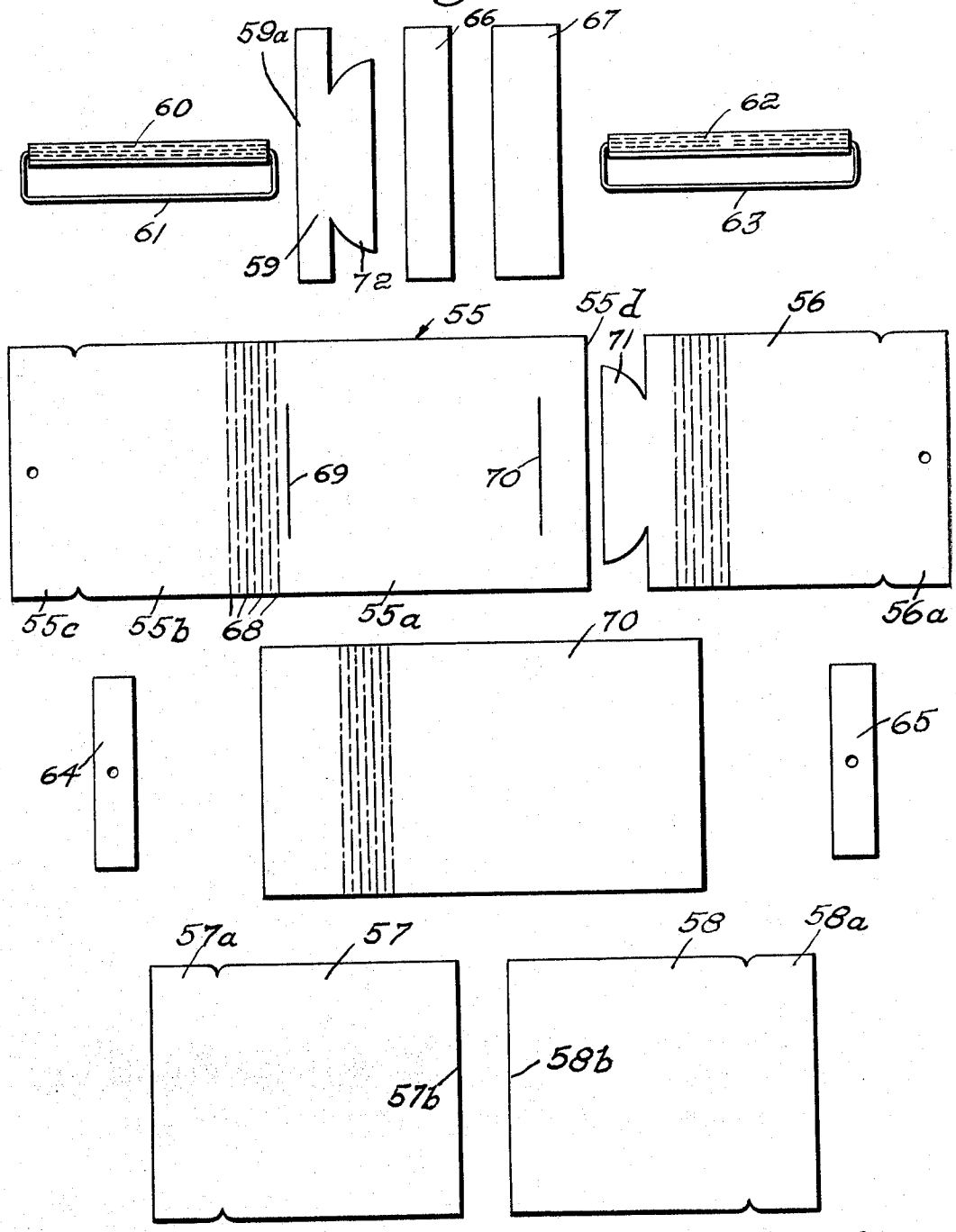
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Fig. 11.



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Fig. 12.

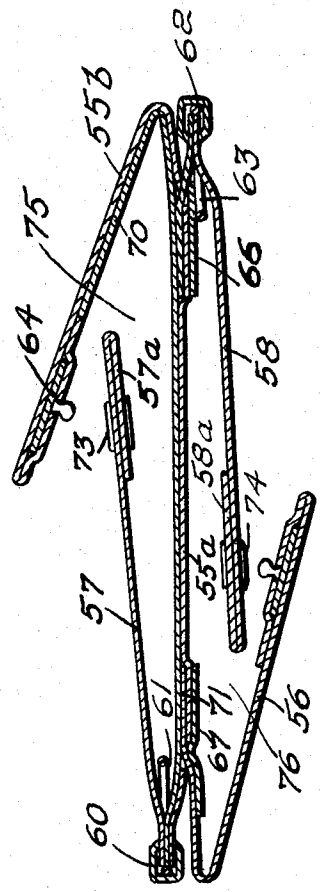
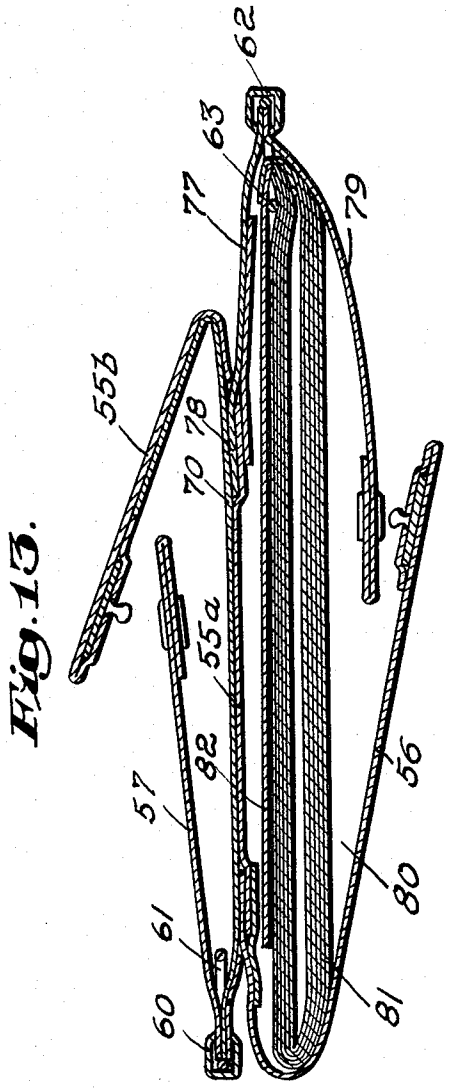


Fig. 13.



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3,266,544

BILLFOLD

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Filed Sept. 13, 1963, Ser. No. 308,860
6 Claims. (Cl. 150—38)

The present application is a continuation-in-part of my co-pending application Serial No. 289,510, filed June 21, 1963, and now abandoned. This invention relates to the construction of billfolds, wallets, and similar articles.

The most common type of billfold is made of a single piece of leather folded over and joined along the ends to form a rectangular pocket open along one of its long edges to receive bills. In use, the billfold is again folded on itself transversely. In its simplest form, such billfold, when empty, has the bulk of four thicknesses of leather plus four layers of lining material, if it is lined. When pockets for holding cards, licenses, and similar articles are added, the bulk is increased considerably. Such a billfold is relatively expensive to manufacture because, as all the outer leather surfaces are exposed, the entire piece must be cut from an area of the hide without flaws, resulting in considerable waste of leather. Furthermore the pockets do not always serve the user's individual needs, because of the variety of shapes and sizes of calling cards, credit cards, licenses, charge plates, and similar items which he or she may wish to carry. Furthermore the billfold quickly loses its shape and cards are likely to become bent and soiled.

The principal object of this invention is to provide a billfold which can be manufactured more economically than present types, which eliminates a considerable amount of the bulk, and which will hold bills and a wide variety of other items in a more convenient and readily accessible arrangement. Another object is to provide a billfold which holds its shape and effectively protects the contents. Still another object is to provide a billfold from which a selected bill may be withdrawn without exposing the entire contents.

The billfold here described has a rear wall portion and a pair of flaps overlying that portion and snapped together. At least one of the flaps is secured to the rear wall along one end by a rigid channel shape frame member which also holds a rectangular bail through which bills may be inserted. In its simplest form, adapted for carrying bills only, the parts just described constitute the entire assembly.

In another form an additional pair of flaps are attached onto the outer side of the rear wall portion and form a second compartment with a second bar, carrying a second bail, disposed along one end. The second compartment can be made of a size to hold bills, in order to keep those of larger denomination separate from those of small denomination, or may be of a length to hold a block of checks. In still another form, adapted to hold cards as well as bills, the rear wall of the bill compartment forms the front wall of a box-like card compartment which has rigid side reinforcements and is accessible by opening a flap which extends around one end and is snapped to a front flap on the bill compartment. Other objects, advantages and novel features of the invention will be apparent from the following detailed description.

In the drawings illustrating the invention:

FIG. 1 is a top plan view of a billfold constructed according to the invention, intended for bills only;

FIG. 2 is a top plan view of the billfold of FIG. 1 as it appears when fully open, some bills being shown in position in dotted outline;

FIG. 3 is an exploded view of the parts used to make the billfold of FIG. 1;

FIG. 4 is an enlarged cross-section taken along line 4—4 of FIG. 1;

FIG. 5 is an exploded view of the parts used to construct a second form of the billfold intended for holding identification cards and other material as well as bills;

FIG. 6 is a top plan view of the billfold assembled from the parts of FIG. 5 in open position;

FIG. 7 is a top plan view of the billfold of FIG. 6 in closed position;

FIG. 8 is an enlarged cross-section taken along line 8—8 of FIG. 7;

FIG. 9 is an enlarged cross-section taken along line 9—9 of FIG. 7;

FIG. 10 is a perspective rear view of a modification of the billfold of FIGS. 6 to 8;

FIG. 11 is an exploded view of the parts used to make another form of the billfold;

FIG. 12 is a cross-section of a billfold assembled from the parts of FIG. 11; and

FIG. 13 is a cross-section of a variation of the billfold of FIG. 12.

The billfold shown in FIGS. 1 to 4 is made from a body blank **10**, a flap blank **11**, both made of leather or similar material, a channel shaped metal frame piece **12**, enclosing one side of a bail **13** which is in the form of a rectangular loop, and a metal reinforcing piece **14**. Blank **10** is scored along lines **15** to define a first portion **10***a*, and along line **16** to define a second flap portion **10***b*, leaving a rear wall portion **10***d*. Piece **14** carries one part **17** of a snap fastener, and the mating part **18** of the fastener is attached to flap **11**.

To assemble the billfold, piece **14** is inserted between flap portion **10***b*, which has a hole to receive the snap fastener, and flap portion **10***a* and the two flap portions are cemented together. Flap blank **11** is laid over the other end of blank **10** and their edges **11***a* and **10***c* are inserted into frame piece **12** which is then bent so that its margins **12***a* and **12***b* clamp the leather pieces tightly and secure them together.

Bills are inserted through the bail in the position indicated by the dot and dash lines **19** in FIG. 2. Flaps **10***a* and **11** are snapped together to close the billfold. The multiple score lines **15** permit the billfold to adjust itself readily to the thickness of the stack of bills. To withdraw a bill, flap portion **10***a* is turned back. As flap **11** is shorter than portion **10***d*, and thus shorter than one half the length of the bills, the denomination of the top bill is visible. By flipping back the corners, the user may select and remove any bill in the stack without disturbing the others, and the bills remain concealed to anyone except the user. The bail permits the selected bill to be pulled out easily but prevents other bills from accidentally falling out sidewise.

The billfold or wallet shown in FIGS. 5 to 19 is made up of a body blank, generally indicated by the numeral **20**, flap blanks **21** and **22**, a pair of metal channel shaped frame pieces **23** and **24**, the latter carrying a bail **25**, metal side pieces **26** and **27** to which liner pieces **28** and **30** and filler pieces **29** and **31** are attached, end caps **32**, **33**, **34**, and **35**, and metal reinforcing pieces **36** and **37**. The blank **20** has a rear wall portion **20***a* defined by score lines **53** and **54**, top flap portions **20***b* and **20***c*, and end flaps **20***d* and **20***e*. The blank also includes side wings **20***f* and **20***g* extending from portion **20***a*, and a tab **20***h* extending from wing **20***g*. For a lined wallet, a lining piece **38** may be cemented to the body blank **20**, over the areas of **20***a*, **20***b*, and **20***c*, and lining pieces **39** and **40** may be cemented to the outer portions of wings **20***f* and **20***g*. Flap blanks **21** and **22** may also be lined.

Reinforcing pieces **36** and **37**, which carry parts of snap fasteners **41** and **42**, are cemented between flap por-

tions 20*b* and 20*d* and flap portions 20*c* and 20*e*, respectively. A pull tape 43 is cemented to the lining on the inside of wing 20*g*. Side pieces 26 and 27 are laid along the bases of wings 20*f* and 20*g*, piece 27 being shown in FIG. 5 in assembled position. These pieces are secured by the end caps 32, 33, 34, 35 which have slots exemplified by slots 32*a*, 33*a*, respectively. The ends of the side piece and its liner piece and the corresponding portions of the wing to which the side piece is applied are received in the slot and the end piece is then pressed to clamp these parts together. To secure the end caps more firmly, the metal side pieces are provided with small holes, exemplified by holes 44 in piece 27, and the end caps are indented in the region of these holes after assembly.

Wing 20*f* has a slot 45 to receive tab 20*h*. After the side pieces have been assembled onto the bases of the wings, the wings are bent up and across portion 20*a*. Tab 20*h* is inserted through slot 45 and cemented to the under side of wing 20*f*. A rectangular box-like compartment, generally indicated by the numeral 47 in FIG. 9, with rigid sides, is thus formed. This compartment is intended to receive such items as identification cards and charge cards, generally indicated by the numeral 48.

The bill compartment is formed by securing flap blanks 21 and 22 to the side edges of the assembled wings 20*f* and 20*g* by means of frame pieces 23 and 24 which are clamped tight after assembly. Flap blank 22 carries parts of snap fasteners 49 and 50, which mate with parts 41 and 42, respectively.

The bill compartment, generally indicated by the numeral 51, is used in much the same manner as the billfold of FIGS. 1 to 4. Bills are inserted through bail 25 with their ends overlying flap 21. To remove a bill flap 20*b* is unfastened and bent back. Cards may be removed from compartment 47 by opening flap 20*c* and drawing the stack out by pull tape 43.

The billfold shown in FIG. 10 is constructed in the same manner as that of FIGS. 5 to 9, but has a change purse 52 attached to the back of portion 20*a*. The purse may be constructed and attached in any suitable manner, and any blanks 20 which turn out to have a flaw in portion 20*a* may thus be economically utilized for making a ladies wallet.

The billfold illustrated in FIGS. 11 and 12 is made up of a body blank 55, flap blanks 56, 57, and 58, a connector blank 59, frame bars 60 and 62 carrying bails 61 and 63, reinforcing pieces 64 and 65 carrying portions of snap fasteners, and lining pieces or patches 66 and 67. Blanks 55, 56, 57, 58, and 59 are made of the prime leather or other material desired for the exterior of the billfold. Lining pieces 66, 67 and 70 may be made of scraps of the same material or of some less expensive lining material. Blank 55 is scored along fold lines 68 to define a wall portion 55*a* and a flap portion 55*b* with a turn-over margin 55*c*. Wall portion 55*a* has a pair of slits 69 and 70 adjacent its ends. Blanks 56, 57, and 58 have turn-over margins 56*a*, 57*a*, and 58*a*. Blank 56 carries a tab 71 and blank 59 carries a similar tab 72.

To assemble the billfold of FIG. 12, tabs 71 and 72 are inserted through slits 70 and 69 from the outer finished, or grain face of blank 55 and cemented to the inner face. Pieces 64 and 65 are laid on flap portion 55*b* and blank 56 and margins 55*c* and 56*a* folded over and cemented down. Margins 57*a* and 58*a* are likewise folded over and cemented down and portions of snap fasteners 73 and 74 attached. Lining 70 is cemented to the inner face of blank 55 to conceal tabs 71 and 72. Flap blank 57 is laid over the inner face of wall portion with edge 57*b* aligned with edge 55*d* and frame bar 60 is clamped around the edges to secure these parts together with bail 61 between them. Flap blank 58 is laid against the outer face of wall portion 55*a* with edge 58*b* aligned with the edge 59*a* of connector piece 59 and these pieces are fastened together by means of frame bar 62 with bail 63 between them. It is understood that in all cases the finished or grain faces of the flaps are disposed to be outward when the flaps are folded over as shown in FIG. 12.

The finished billfold has two bill compartments 75 and 76, each with a bill receiving bail, which may be used for bills of different denominations. As in the form of FIG. 1, the ends of the bills can be seen by unsnapping and raising flap 55*b* or 56, and a selected bill can be withdrawn, without exposing the rest of the bills.

The billfold shown in FIG. 13 is made in the same way as that of FIG. 12, except that a somewhat longer connector piece 77 carrying a tab 78 is substituted for piece 59 and a longer flap blank 79 is substituted for flap 58. This provides a longer compartment 80 to hold a checkbook 81 having a cardboard tongue 82 inserted through bail 63.

The billfold here described utilizes about half as much leather as a comparable billfold of previous designs. The largest single blank is the cross-shaped blank 20 of the form shown in FIG. 5 and only portions 20*a*, 20*b*, and 20*c* of this blank need be free of blemishes. The small flaps and other pieces may be cut from relatively small scraps, and only the exposed parts need be cut from pieces without flaws. It is thus possible to utilize parts of the hide which would otherwise go to waste. For example, in cutting conventional double folded billfolds, the waste of leather may run as high as thirty percent, whereas in making billfolds of my new type, the waste may be reduced to ten percent. As the leathers used for high quality billfolds are very expensive, this saving in waste results in a substantial reduction in the cost of manufacture. The elimination of all sewing operations is also a substantial economy.

This billfold can be made the exact size of a folded bill, whereas previous billfolds must be somewhat larger to leave a seam allowance at the ends and room for attaching card pockets of usable size. The card compartment in the wallet form is not limited to a single purpose, as are the pockets on an ordinary wallet. The user can insert the exact combination of items which best suits his personal needs, for example, plastic holders for identification cards, calling cards, a small memorandum pad and charge plates can all be inserted, or, if the user desires, the compartment may be used for change, keys and other such small articles. The rigid side pieces serve both to hold the wallet form in shape and protect the articles in the card compartment.

What is claimed is:

1. A billfold comprising a substantially rectangular compartment having a rear wall, rigid side walls, a top wall, and end openings, a first and a second flexible flap one extending over each of said end openings, a third flap overlying said top wall, a rigid frame member extending transversely along said top wall above one of said openings and securing said third flap to said top wall, and a continuous rigid bill receiving bail in the form of a rectangular loop disposed between said third flap and top wall and secured by said frame member.

2. A billfold as described in claim 1, said rear wall, side walls, and top wall, and first and second flaps comprising a single piece of flexible material, and said side walls including flat rigid frame pieces and pairs of end caps having slots in which said frame pieces and the corresponding portions of said material are secured.

3. A billfold as described in claim 1, said rear wall being formed from a blank of flexible material, and said blank having side wings with base portions comprising said side walls and outer portions forming said top wall, one of said latter portions carrying a tab and the other having a slot, in which said tab is received.

4. A billfold as described in claim 1 having means separably securing said first and second flaps to said third flap.

5. A billfold as described in claim 1 having a fourth flap overlying said top wall and a second rigid frame member extending transversely along said top wall above

the other of said openings and securing said fourth flap to said top wall.

6. A billfold as described in claim 1 having a change purse mounted on said rear wall.

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