

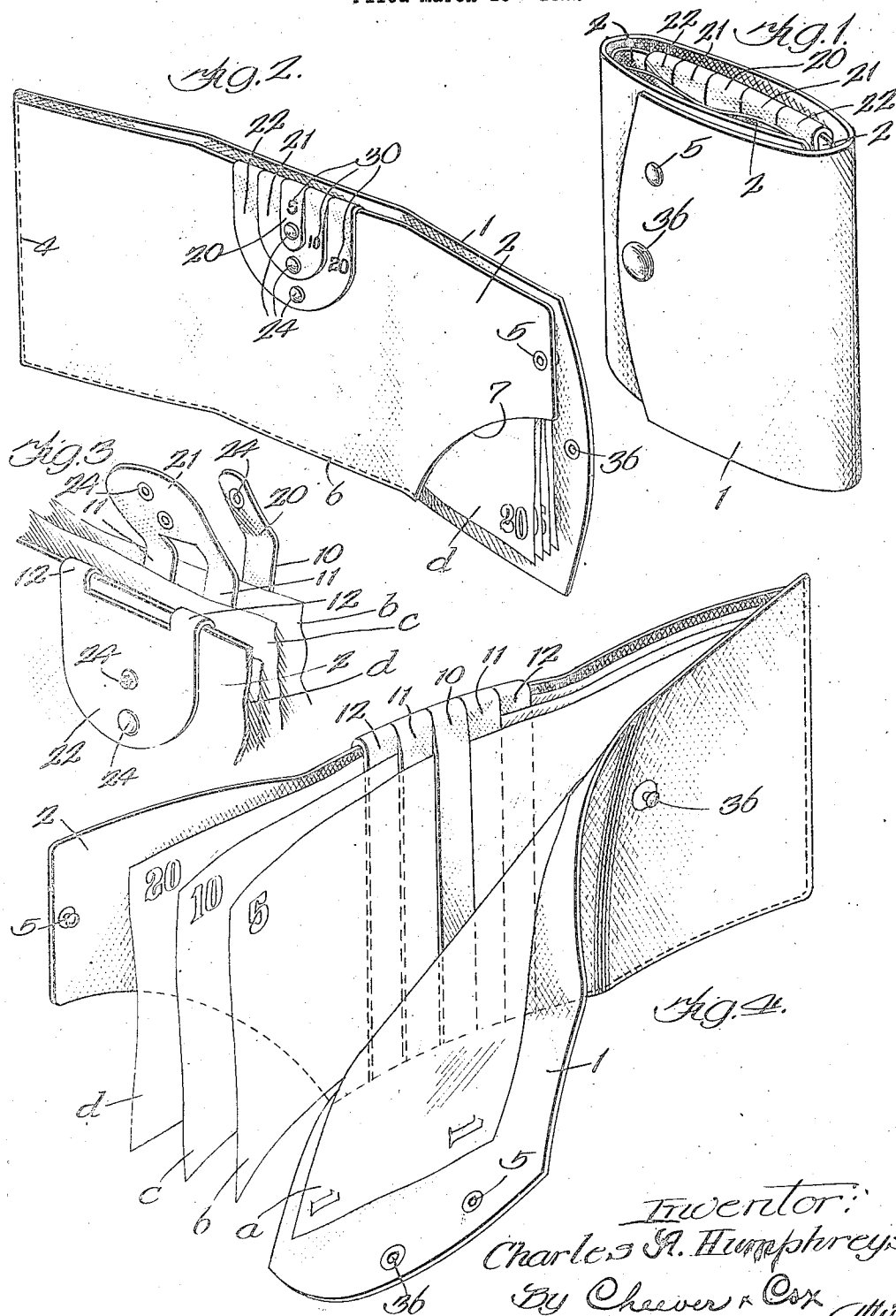
Oct. 23, 1923.

1,471,484

C. A. HUMPHREYS

BILL FOLD

Filed March 13 1922



Inventor:
Charles A. Humphreys
By Cheever & Cox Attys

UNITED STATES PATENT OFFICE.

CHARLES A. HUMPHREYS, OF CHICAGO, ILLINOIS.

BILL FOLD.

Application filed March 13, 1922. Serial No. 543,187.

To all whom it may concern:

Be it known that I, CHARLES A. HUMPHREYS, a citizen of the United States, residing at Chicago, in the county of Cook and State of Illinois, have invented a certain new and useful Improvement in Bill Folds, of which the following is a specification.

My invention relates to bill folds, and the object of the invention is to provide a device capable of carrying bills of different denominations and providing safeguards against the inadvertent withdrawal of bills of higher denominations. It is common experience for a person carrying a number of bills to inadvertently pay out a bill of higher denomination than intended, or he may, if paying out a bill, receive in change an amount less than he expected and yet not be able to convince himself or the cashier that he did actually hand over a bill calling for more change than he received. In other words, a man frequently receives or thinks he receives "short change," but cannot be sure as to the denomination of the bill which he has tendered to the receiving cashier. The purpose of my invention is to provide means by which these uncertainties may be avoided. In carrying out the invention, I have provided a bill fold having different compartments for bills of different denomination, which compartments have separate locks or guards, all of which are brought to or are operable from the outside of the cover and are provided with indicia which enable the user to determine at a glance which lock to open or, if open, from which compartment he withdrew a bill. Another object of the invention is to provide a device so constructed that the protective features may be suspended in their operation if desired, also to provide a construction such that all of the bills may be simultaneously extracted, if desired, without manipulating the protective elements. Contributory objects will become apparent as the description proceeds.

I accomplish my objects by the mechanism illustrated in the accompanying drawings, in which—

Figure 1 is a perspective view of the com-

plete bill fold in folded position such as it will occupy when in the pocket of the owner.

Figure 2 is a perspective view of the complete device unfolded, but nevertheless locked;

Figure 3 is a fragmentary perspective showing the protective elements in their relation to each other and to the internal and external covers; and

Figure 4 is a perspective view showing the device open as to the first compartment but locked as to the others.

Like numerals denote like parts thruout the several views.

In the forms selected to illustrate the invention, the device has an outer cover 1 and an inner cover 2, which consist preferably of flexible leather. In the main, they are slightly larger in outline than a bill and are connected at the end by a row of stitching 4 and at the bottom by a row of stitching 6. The inner cover or lining is cut away at the corner along the line 7 so as to expose what I will, for convenience, refer to as the "lower right" corner of the bill. At the end opposite to the stitching 4 there is a snap fastener 5 for detachably holding the two covers together at that end.

The device is divided into a number of internal compartments by straps 10, 11 and 12. The number of these straps may be varied, but by employing three sets, four compartments are produced, which is sufficient for ordinary purposes. In the present case, I have shown the device as containing a compartment for one-dollar bills *a*, five dollar bills *b*, ten-dollar bills *c*, and twenty-dollar bills *d*. The lower, inner ends of the straps are all secured by means of the stitching 6. They are arranged parallel to each other and assume a position which, for convenience, may be referred to as "vertical." The center strap 10 is single, while the others are arranged alongside each other in pairs, the two straps 11 lying on either side of the center strap 10, and the two straps 12 lying on either side of the straps 11. The outer ends of the straps form flaps 20, 21 and 22, each of which is provided with a snap fastener 24. These flaps are shown to

be superposed, the flap 22, which is connected to the straps 12, being the largest and being attachable directly to the inner cover 2. The flap 21 overlies a portion of the flap 22, and its snap fastener fastens it to flap 22. The flap 20 overlies a portion of flap 21, and its snap fastener fastens it to flap 21.

This may be differently stated by saying that in the form shown the three flaps are superposed. The flap which retains the bills of highest denomination attaches directly to the inside of the inner cover 2. The flap 21, which retains the bills of next lower denomination attaches to the flap 22. The flap 20, which retains the bills of next lower denomination, attaches to the flap 21. The progressively larger sizes of flaps will help the owner to visualize or subconsciously realize the increasing value of the bills retained, and to assist in this it is desirable that the flaps be marked with numerals 30, indicating the denominations of the bills which the respective flaps protect.

In order to prevent undue thickness of material at the upper edge of the inner cover 2, I have brought the straps over the upper edge of the inner cover before having them join their respective flaps. Consequently all the straps make direct contact with the upper edge of the inner cover.

In practice, the device is carried in the pocket in the folded condition shown in Figure 1. In order to hold it thus folded a snap fastener 36 is provided. This is in accordance with common practice in bill folds. When it is desired to take out one or more bills, the owner unfastens the fastener 36 and unfolds the device to the position shown in Figure 2. The space between the outer cover and the strap 10 contains the bills of lowest denominations, for example, "ones" and "twos". These are indicated by the reference characteristic *a*. The bills *b* of next higher denomination, for illustration, the "fives" pass between the straps 10 and 11. Similarly the bills *c* of next higher denomination, for example, the "tens", lie between the straps 11 and 12; and the bills *d* of highest denomination, for example the "twenties", lie between the straps 12, and the inner cover 2. If the owner is to pay out but a small amount, he lifts out one or more bills of small denomination, and it will be noted that these are accessible without unfastening any of the straps or flaps. Thus, for ordinary small transactions my bill fold operates in as simple manner as the simplest of them. Nothing is required except to lift out the proper number of bills. The owner also has the protection of knowing that if the flaps are all intact, that is, all remain fastened, he has not paid out any bills except of the lowest denominations. If, now, a bill of

next higher denomination, for example, a "five", is required, the operator releases the first flap 20 and throws it back to an up-standing position, as suggested in Figure 3. This enables him to withdraw a bill from this compartment, but he is prevented by the other straps from withdrawing a bill from either of the higher compartments. In a similar manner, if a still larger bill is required, he will open up the larger flap 21, and if one or more bills of the highest denomination are required, he will open up the largest flap 22. Thus, it will be observed that no special manipulation is required when the owner wishes the smallest bill, but as the value of the bill wanted increases the size of the flap increases, and the highest bills are exposed only after the detachment of the largest. Thus, the probability of inadvertently withdrawing a bill of a larger denomination than is necessary is reduced to a minimum. Furthermore, so long as the flaps guarding any particular compartment remain fastened, the owner has the satisfaction of knowing that he has not paid out a bill from that compartment. In other words, until the flaps are again attached, the owner knows the denomination of he bill or bills that he has paid out.

The fact that the inner cover 2 is cut away at the lower right corner, for example, along the line 7, enables the owner to quickly determine at any moment how much money remains within the device. In other words, he can count his money without disturbing the protective elements. In case he wishes to withdraw the entire contents simultaneously, all that is necessary is to detach the snap fastener 5 at the end of the inner cover, whereupon all the bills may be withdrawn without disturbing the condition of the flaps 20, 21 and 22.

From the above description taken in connection with the drawings, which form part of this specification, it will be evident that my device is provided with simple but efficient means for protecting an owner against his own carelessness in withdrawing bills, and it also enables him to prove after he has withdrawn the bill what its denomination was. Yet, with these safeguards it is still possible to withdraw all of the bills simultaneously, if desired, and furthermore, the owner is able to count his money at any time without disturbing the bills or the devices which protect them. Practically speaking, the device is no more cumbersome than if the protective devices were absent, for the straps are not superposed, but are distributed longitudinally of the device and this holds true even at the upper edge of the inner cover, with the result that only one layer of leather is added at this point to what would be present if the pro-

5 tective elements were removed. In other words, there is only a single thickness of leather overlying the upper edge of the inner cover at any point. It will also be
 10 evident that when the device is in folded condition as shown in Figure 1, there is little difference in appearance between these devices and an ordinary bill fold. The flaps 20, 21 and 22 are all in the interior, and thus they are not only hidden but are protected from becoming accidentally unfastened.

15 It will be understood that while I have referred to and illustrated the invention as applied to bill folds, it is equally applicable to wallets—at least so far as the protective straps and flaps are concerned. These will operate as well in a device which is kept flat and never given the final folding of Figure 1 as in an actual folding device. Furthermore, while the device is particularly useful for carrying paper money, it frequently happens that papers or documents have different values; and the protective elements may be used to protect the more valuable ones in the same way they are used to protect the more valuable bills.

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

30 1. A bill fold having two covers adapted to contain a bill between them, and a strap located between the covers for separating the bills, said strap being extended whereby it may be brought out around the edge of one of the covers, and means for detachably fastening the end of the strap to the outside of the cover.

40 2. A bill fold having an inner and an outer cover, a plurality of flaps adapted to lie outside of one of the covers, and straps passing from the flaps over the upper edge of the same cover and extending down to the bottom of the device and being there fastened, at least one of the flaps having two straps leading from it and arranged along the two sides of the strap leading from another of the flaps.

50 3. A bill fold having an inner and an outer cover, a flap detachably attached to the outside of one of the covers, a second flap detachably attached to the outside of the first flap, straps leading from said flaps over the upper edge of the same cover and down into the bill fold to the bottom thereof, where they are fastened, the straps leading from the first flap ranging along the two sides of the strap leading from the second flap.

60 4. A bill fold having an inner and an outer cover, and three superposed flaps, the first flap being detachably attachable to the outside of one of the covers, the second being detachably attachable to the first flap, and the third being detachably attachable to

the second flap, two straps spaced apart and passing up from the first flap over the top edge of the same cover and down to the bottom of the device where they are fastened, two other straps spaced apart and passing up from the second flap over the top edge of the same cover and down to the bottom of the device where they are fastened, the last two straps lying between the first two straps and making direct contact with the edge of the cover and another strap passing up over the top edge of the same cover and down to the bottom of the device where it is fastened, the last mentioned strap lying between the previously mentioned straps, and making direct contact with the edge of the cover.

5. A bill fold having an inner and an outer cover stitched together along the bottom and along one end, detachably attached together at the opposite end, and a plurality of straps lying between the covers and running up from the bottom of the device and extending over the top edge of one of the covers and over to the outside thereof, and means for separately and detachably attaching the outer ends of the straps to the same cover.

6. A bill fold having an inner and an outer cover stitched together along the bottom and along one end, detachably attached together at the opposite end, the lower corner of this latter end being cut away, and a plurality of straps lying between the covers and running up from the bottom of the device and extending over the top edge of one of the covers and over to the outside thereof, and means for separately and detachably attaching the outer ends of the straps to the same cover.

7. A device of the class described having an inner and outer cover stitched together at the bottom and along at least one end and divided into a plurality of compartments by straps fastened to and extending upward from the bottom, all of the straps passing over the upper edge of one of the covers and thence downward to the outside of the cover and provided with means at their outer ends whereby they may be held fast to the cover.

8. A device of the class described having an inner and outer cover stitched together at the bottom and along at least one end and divided into a plurality of compartments by straps fastened to and extending upward from the bottom, all of the straps passing over the upper edge of one of the covers and thence downward to the outside of the cover, the straps being parallel to each other and having flaps of different sizes at their outer ends, and means on said flaps whereby they may be fastened to the cover.

9. A device of the class described having

an inner and outer cover stitched together at the bottom and along at least one end and divided into a plurality of compartments by straps fastened to and extending upward from the bottom, all of the straps passing over the upper edge of one of the covers and thence downwardly to the outside of the cover, the straps being parallel to each other and having flaps of different sizes at their outer ends, and means on said flaps whereby they may be fastened to the cover, the flaps having numerical indicia, the value of which increases in proportion to the size of the flap.

In witness whereof I have hereunto subscribed my name.

CHARLES A. HUMPHREYS.