

Dec. 10, 1963

E. SCHLER

3,113,573

EXPANDABLE STEP-UP FOLDER

Filed Oct. 2, 1961

5 Sheets-Sheet 1

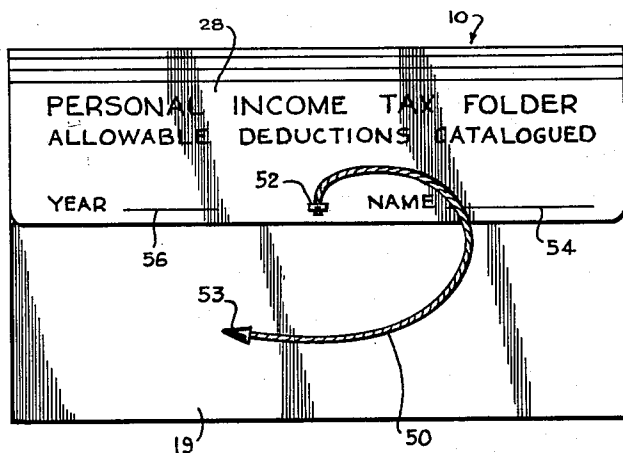


Fig. 1

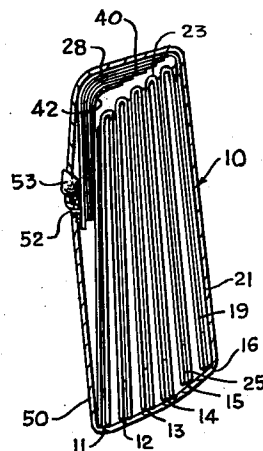


Fig. 2

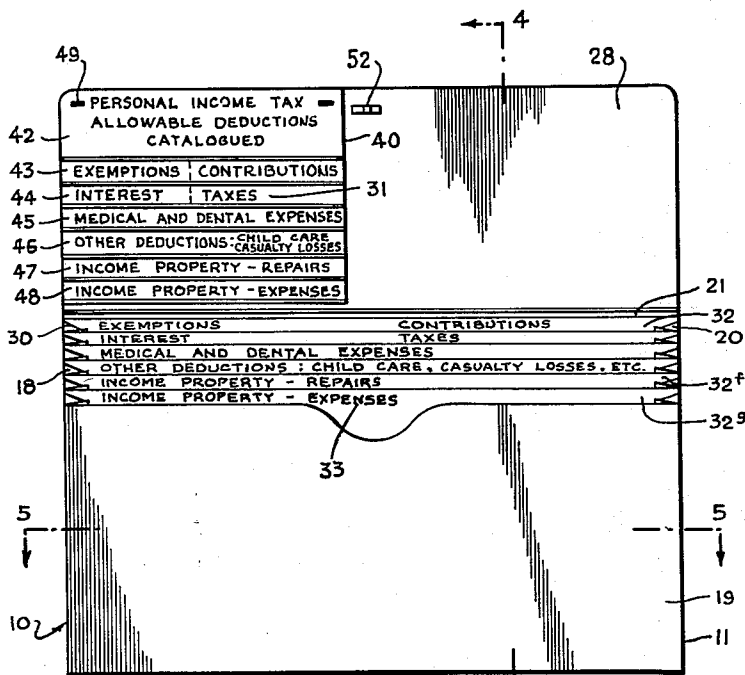


Fig. 3

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5 Sheets-Sheet 2

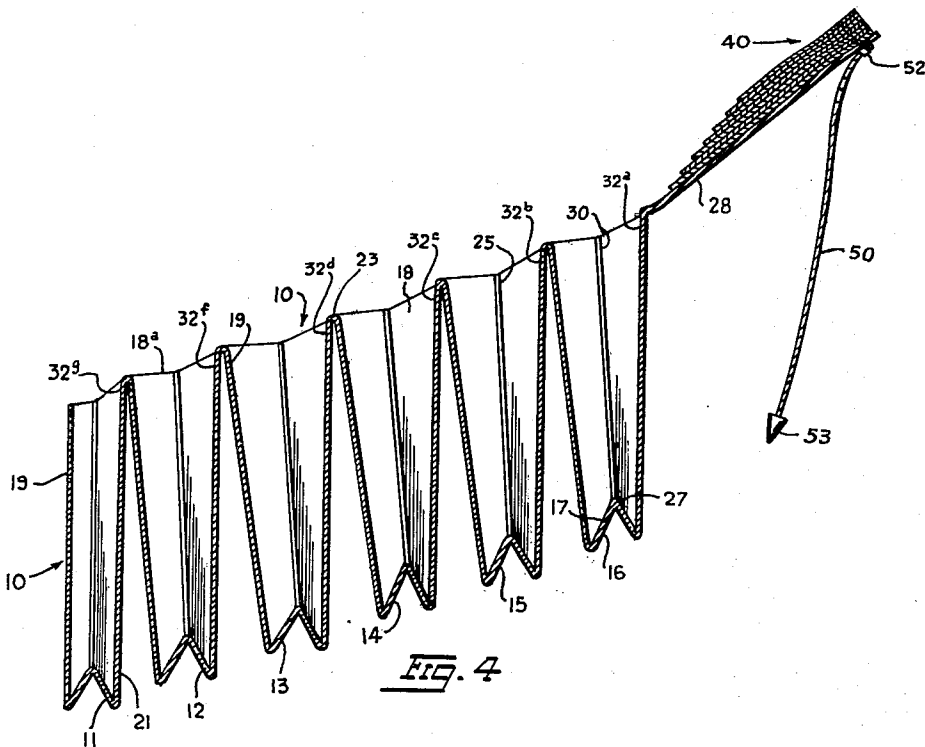


Fig. 4

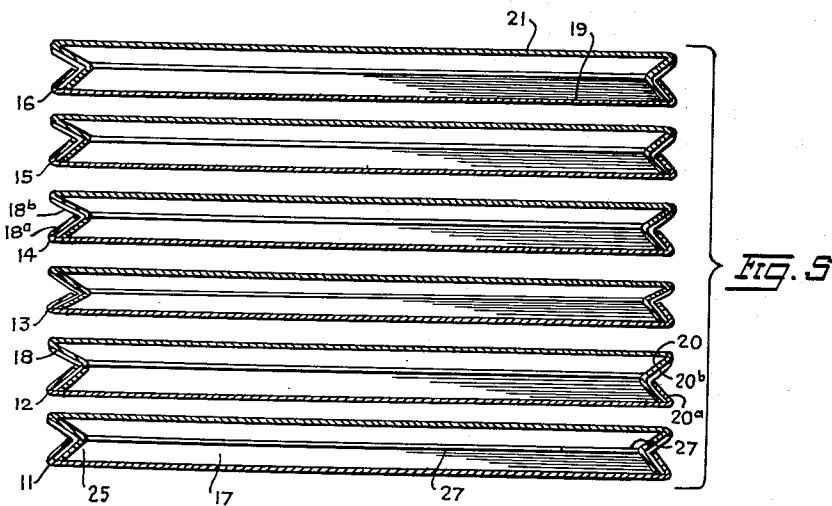


Fig. 5

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5 Sheets-Sheet 3

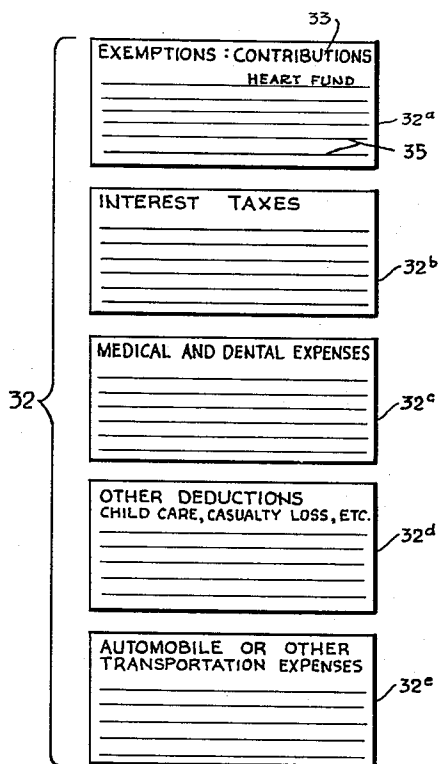


Fig. 6

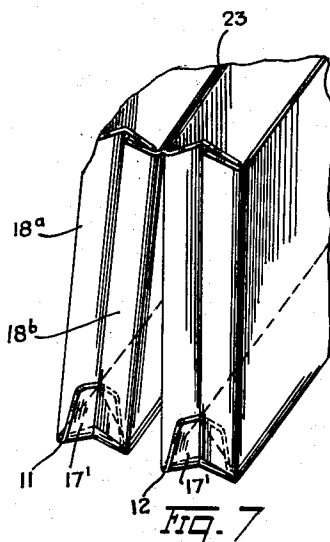


Fig. 7

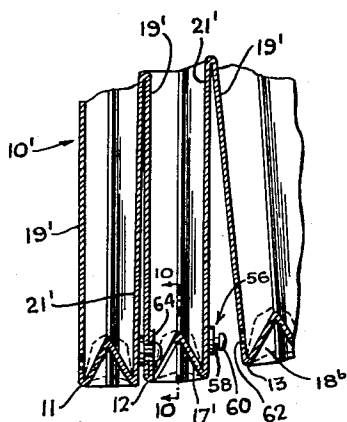


Fig. 8

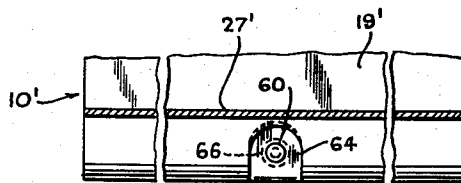


Fig. 10

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5 Sheets-Sheet 4

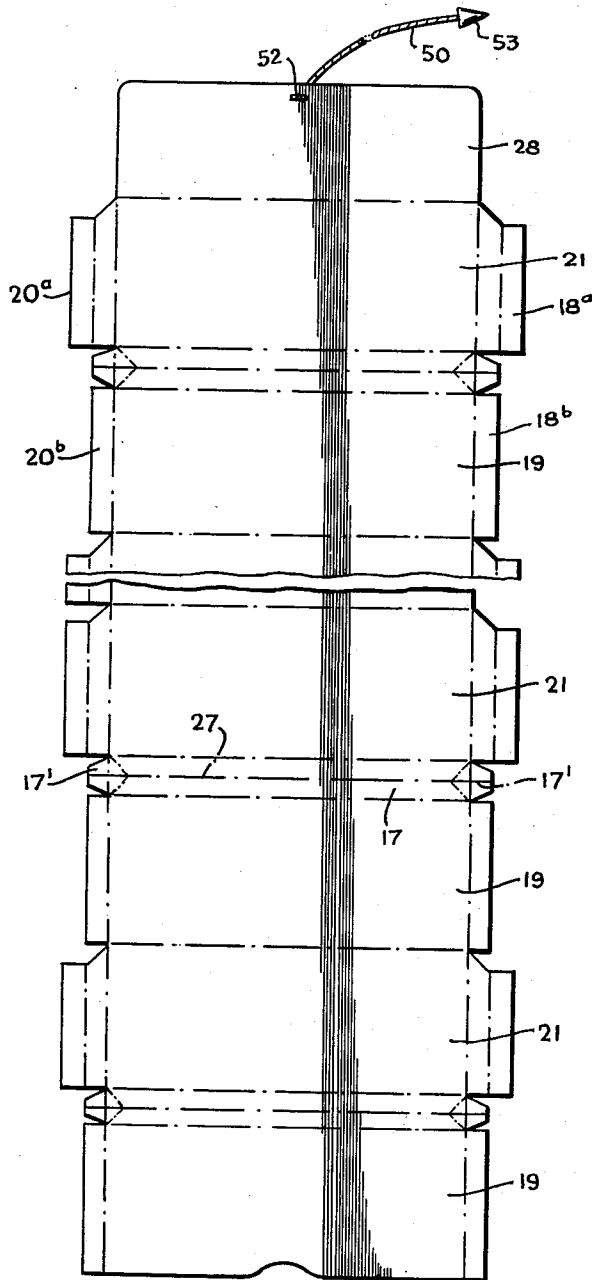


FIG. 8

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EXPANDABLE STEP-UP FOLDER

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5 Sheets-Sheet 5

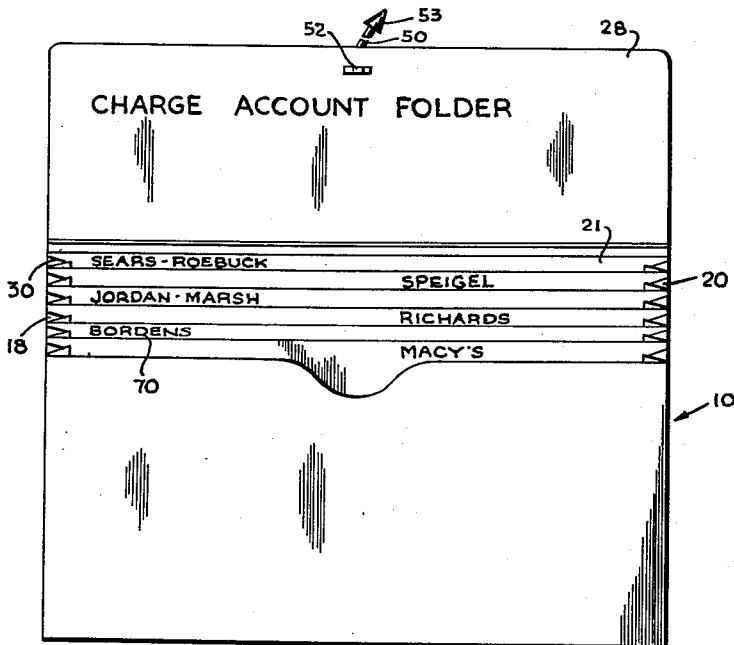


FIG. I

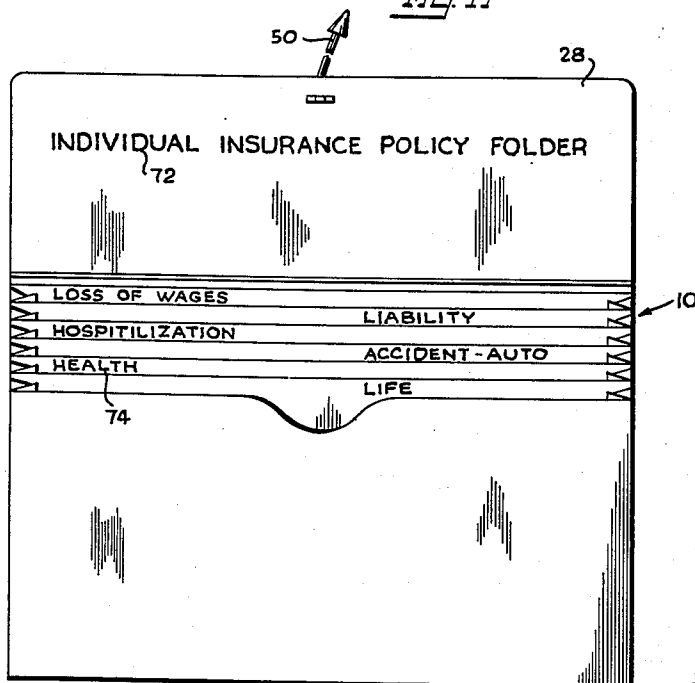


FIG. II

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EXPANDABLE STEP-UP FOLDER

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1 Claim. (Cl. 129-15)

This invention concerns a novel expanding file or portfolio.

According to the invention there is provided a file or portfolio for use in organizing bills, vouchers, receipts, insurance policies and the like, to facilitate the preparation of federal personal income tax returns, to keep charge accounts with department stores in orderly fashion, and to file insurance policies and maintain insurance data in exposed condition. The invention provides a plurality of envelopes or pockets hinged together only at open top edges thereof so that the envelopes are independently expandible. The folder may be formed from a single blank sheet of relatively stiff paper. The envelopes are all of the same length and width but arranged in a step-like fashion to expose the top edges of the successive folders or cards where filling data and supplementary tax deduction information, charge account information and insurance data may be inserted in the envelopes. The top edges of the cards will be exposed at the rear top edges of the several envelopes. The assembled file has a flap closure on the inside of which is a stepped booklet providing tax deduction information.

It is a principal object of the invention to provide a file having a multiplicity of envelopes arranged in a stepped array, the envelopes being independently expandible and attached to each other only at upper common folded edges thereof.

Another object is to provide a file especially adapted for classifying and organizing tax deductible items for use in preparation of a personal income tax return.

A further object is to provide a file of the character described, wherein the several envelopes carry indicia corresponding to tax deduction classifications appearing on page 2 of the standard Federal Income Tax Return 1040.

A further object is to provide an expandible file of the character described, further including a booklet on a cover flap of the file providing tax deduction information.

Still another object according to another application of the invention is to provide a folder especially adapted for filing data in relation to department store charge accounts.

Yet another object according to a further application of the invention is to provide a folder especially adapted for filing data in relation to insurance policies.

For further comprehension of the invention, and of the objects and advantages thereof, reference will be had to the following description and accompanying drawings, and to the appended claims in which the various novel features of the invention are more particularly set forth.

In the accompanying drawings forming a material part of this disclosure:

FIG. 1 is a front elevational view of the file embodying the invention, in a closed contracted condition.

FIG. 2 is an endwise elevational view of the file.

FIG. 3 is a front elevational view of the file in open, expanded condition.

FIG. 4 is a sectional view on an enlarged scale taken on line 4-4 of FIG. 3.

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FIG. 5 is a cross-sectional view taken on line 5-5 of FIG. 3.

FIG. 6 is a plan view of a plurality of tax deduction classification cards which may be employed in the file.

FIG. 7 is a fragmentary perspective view of a portion of the bottom of the file or portfolio.

FIG. 8 is a top plan view of the blank from which the file or portfolio is formed, the blank being partly shaped and the tying string being shown attached, parts being broken away.

FIG. 9 is a fragmentary sectional view of a portion of the bottom of a modified form of file or portfolio.

FIG. 10 is a vertical sectional view taken on the line 10-10 of FIG. 9.

FIG. 11 is a view similar to FIG. 3 showing the invention applied to a folder for filing data in relation to department store charge accounts.

FIG. 12 is a view similar to FIG. 3 showing the invention applied to a folder for filing data in relation to insurance policies.

The primary purpose of the present invention is to provide the user with means for classifying and storing bills, vouchers, receipts, cancelled checks, and other evidence of expenditures, expenses, and other tax deductible items. For accomplishing this purpose there is provided a file or portfolio 10 shown in FIGS. 1-5. The file includes a plurality of rectangular connected envelopes 11-16 each about four and one-half inches wide in vertical depth and about eleven inches in horizontal length. Each envelope has folded side gussets 18, 20 which permit the envelope to expand internally to about one and one-half inches in width between the front side 19 and rear side 21. The envelopes are integrally joined only at adjoining top edges 23 where the rear side 21 of each of envelopes 11-15 is integrally joined to the front side 19 of each of envelopes 12-16.

The envelopes have side gussets 18, 20 and bottom gussets 17 all folded in half along vertical lines 25 and horizontal lines 27 to facilitate expanding and contracting the envelopes. The side gussets have portions 18^a and 20^a which extend forwardly and overlay front portions 18^b and 20^b and are secured thereto by suitable adhesive. The bottom gussets 17 have end flaps 17' that overlap portions 18^a, 20^a and underlap portions 18^b, 20^b. The file has a rectangular cover flap 28 which is an extension of the rear wall of the rear pocket 16. It will be noted, as best shown in FIGS. 2, 3 and 4, that the gusset sides are cut at their top edges 30 at an angle of approximately 50° so that the envelopes assume a stepped formation rising upwardly from the front envelope to the rear envelope. This arrangement exposes the top front margins of the rear sides 21. These margins may be printed or marked with titles of allowable tax deductions such as CONTRIBUTIONS, INTEREST, MEDICAL AND DENTAL EXPENSES, etc. Alternatively, there may be provided insert cards 32 such as shown in FIG. 6.

Each of the cards is a rectangular stiff paper member with a particular classification of tax deduction 33 inscribed at its upper front margin where it will be exposed and readily visible when the cover flap 28 of the file is raised as shown in FIG. 3. The body of each card has a list 35 of tax deductions allowable under the classification 33. For general use by employees, only the four

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envelopes 13-16 will suffice, to form a four-envelope file. Envelopes 11 and 12 will be omitted. These four basic envelopes 13-16 are classified respectively: EXEMP-
TIONS — CONTRIBUTIONS; INTEREST — TAXES;
MEDICAL AND DENTAL EXPENSES; OTHER DE-
DUCTIONS—child care, casualty losses, etc.

If the file is intended for use by salesmen and others having automobile and transportation expenses, the fifth envelope 12 is provided to form a five-envelope file. The fifth envelope is classified: AUTOMOBILE OR OTHER
TRANSPORTATION EXPENSES. Card 32^e employed for this purpose in the fifth envelope 12 is shown in FIG. 6.

If the file is intended for a person owning income property, then the assembly of six envelopes shown in FIG. 3 is employed. Cards 32^f and 32^g shown in FIG. 3A for envelopes 12 and 11, respectively, are classified respectively: INCOME PROPERTY—REPAIRS; IN-
COME PROPERTY—EXPENSES.

On the inside of the cover 28, preferably in the upper left corner as shown in FIG. 3, there is a booklet 40 formed of a plurality of leaves 42-48 of successively shorter width, secured by staples 49 to the cover.

Each of leaves 43-48 below flyleaf 42 has on its lower margin a title 31 of a class of allowable tax deductions corresponding to the title 33 inscribed on a card 32 in one of the envelopes 11-16. The several leaves may carry detailed lists of allowable deductions or they may be partially blank so that the taxpayer can write in those particular allowable deductions applicable to him. A string 50 is secured to the cover by a staple 52 for tying the file closed. The string is preferably rubberized and approximately six inches long to effectively tie the file or folder as it grows larger. A tapered weight 53 is preferably anchored on the free end of the string.

A particular advantageous feature of the present invention is the ability of the file to stand upright in open position to expose all the upper marginal edges of the file envelopes. This is made possible by their pendent arrangement in which the entire body of each envelope is free from the adjacent envelope except at the flexible upper folded edges 23. It will be noted that the entire file can be formed from a single, generally rectangular blank or stiff paper or paste-board, as shown in FIG. 9, cut to form the overlapping gusset portions 18^a, 18^b and 20^a, 20^b. This structure makes it possible to assemble the file by known types of paper folding and pasting machinery at high speed and at low cost. The booklet 40 and string 50 can be attached by automatic stapling machinery to the cover.

The invention makes it possible for a taxpayer preparing a personal tax return to file all his bills, receipts, checks, and other evidences of expenses and expenditures in the appropriate envelopes. Then when he is preparing his personal tax return, he will extract from the envelopes the contents corresponding to particular allowable tax deductions permitted on the standard Federal Income Tax Return 1040. The arrangement of the booklet 40 and cards 32 corresponds to the arrangement of the Allowable Deduction portion on page 2 of the Federal Income Tax Return 1040. The invention facilitates preparing personal Federal income tax returns. It insures that the taxpayer will not overlook any deductions allowable to him since the cards 32 and booklet 40 all provide him with the necessary information ready at hand while the tax return is being prepared.

The outside of the file can be marked with the name of the taxpayer and the applicable year, as indicated at 54 and 55 in FIG. 1.

In the modified form of file or portfolio 10' shown in FIGS. 9 and 10, the bottoms of the envelopes are provided with means for yieldingly holding them in close juxtaposition. For this purpose, the rear sides 21' of the envelopes each has a stud 56 fastened thereto and extend-

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ing laterally thereof. Each stud has a shank 58 and a head 60. The front side 19' of the adjacent envelope is formed with a hole 62 and the front portion 18^b of the gusset 17' is formed with a cut-out portion or tab 64 having a hole 66 in line with the hole 62. The head 60 of the stud is adapted to be pressed through the aligned holes 62 and 66 and interlock with the edge of the hole 66 thereby yieldingly holding the adjacent envelopes in close relationship and preventing spreading thereof.

In FIG. 11, the improved folder or portfolio 10 is shown in use for classifying and filing data in relation to charge accounts maintained in stores, for instance department stores. In using the folder for this purpose, the top front margins of the rear sides 21 are printed or marked with the names of the stores wherein a charge account is maintained, such as "Sears Roebuck" and the like indicated at 70. Alternately, there may be provided insert cards such as the cards 32 shown in FIG. 6 containing data in relation to each individual charge account, the cards being removably mounted in the envelopes.

The improved folder or portfolio 10 is shown marked and printed especially for use in filing and keeping records and data concerning individual insurance policies in FIG. 12. When the folder is so used, the inside of the cover flap 28 may have printed thereon the title "Individual Insurance Policy Folder" as indicated at 72.

The top front margins of the rear sides 21 are printed or marked with titles concerning insurance policies and allied information such as "Loss of Wages," "Liability," "Hospitalization," "Accident-Auto," "Health," "Life," for example, as indicated at 74.

Alternately, a card or cards such as the leaves 43-48 may be mounted on the inside of the cover flap 28, which cards may contain all necessary data relative to individual insurance policies.

While I have illustrated and described the preferred embodiments of my invention, it is to be understood that I do not limit myself to the precise constructions herein disclosed and that various changes and modifications may be made within the scope of the invention as defined in the appended claims.

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

A portfolio especially adapted for organizing items of classifiable data, comprising a file having a plurality of expansible, rectangular envelopes each having a front side, a rear side higher than the front side, with the top of the rear side of each envelope secured to the top of the front side of the adjacent envelope, gussets at ends and bottom of the sides securing the same together and defining therewith an open top compartment, said end gussets having upper edges cut angularly to the top of the front and rear sides to maintain the several envelopes in successively higher elevations from front to rear of the file with upper front marginal edges of the rear sides of the envelopes exposed to the front of the file, a cover flap integral with the rear side of the rear envelope and bendable over the open tops of the envelopes to close the file, a booklet, comprised of a plurality of rectangular leaves of progressively decreasing length, secured to the inner side of the cover flap, with the longest leaf next to the flap, one edge of all of said leaves being aligned and secured together adjacent the free edge of the flap, whereby the free marginal edges of the leaves decrease progressively in length and the consequent thickness of the booklet increases progressively toward the free edge of the cover flap, the increase in thickness being opposite to the increase in elevation of said envelopes, the marginal edge of each leaf being inscribed with indicia relative to the title of a class of data, indicia explanatory of each title on the appropriate leaf, and a rectangular card fitted in each envelope at the rear side thereof and held by the bottom and side gussets in juxtaposition with the rear side

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of the envelope, each of the cards having a data classification title at its upper margin exposed to the front of the file and corresponding to a title inscribed on the bottom edge of a leaf of the booklet, the correlated data titles on said cards and said leaves being exposed when the flap is open, and the progressively increasing thickness of the booklet being accommodated in the space formed by the progressive decrease in elevation of the tops of the envelopes when said flap is closed.

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