Article Title: The Halls of Hallmark: The Nebraska Years (full article begins on next page)

Full Citation: L Robert Puschendorf, “The Halls of Hallmark: The Nebraska Years,” *Nebraska History* 89 (2008): 2-13

Date: 1/21/2014

Article Summary: The Hall brothers’ formative years in Nebraska, and those of the youngest brother, Joyce Hall, became the inspiration that brought him success as the founder of Hallmark Cards, Inc., the world’s foremost supplier of greeting cards.

Cataloging Information:

Names: Joyce C Hall, George Nelson Hall, Nannie Dudley Houston Hall, Rollie Hall, William Finch Hall, L W Snow, William S Jay, Donald J Hall

Place Names: David City and Norfolk, Nebraska; Kansas City, Missouri

Hall Family Businesses: Norfolk Book Store, Norfolk Post Card Company, Hall Book Store, Hall’s Smoke House, Hallmark Cards

Keywords: Joyce C Hall, Rollie Hall, William Finch Hall, Norfolk Book Store, Hallmark Cards, drummer, Voegele and Dinning Company, Marshall Paper Company, William S Jay, post cards, Smith-Pierce Engraving Company, Crown Center

Photographs / Images: Norfolk Book Store; Joyce C Hall; Hall in front of the Norfolk Book Store; jobbing company’s advertisement for postcards to be sold by retailers; postcard published by Norfolk Book Store about 1905; envelope used to hold postcards sold by the Halls; streetscape of Norfolk, published by the Norfolk Post Card Company; Hall brothers’ first logo, 1908-1909; interior of the former Hall Book Store after its sale in 1913; advertisement for Christmas letters; early greeting cards published by the Halls
The Halls of Hal
LOOKING BACK TO HIS CHILDHOOD YEARS in David City, Nebraska, Joyce Hall wrote that his family’s life gave him the “gift of poverty.” With an itinerant father, a sickly mother, and a younger sister, Joyce and his two older brothers probably didn’t see poverty as much of a gift at the time. Later, however, he recalled it as “a tremendous spur” toward his future success.¹

Nevertheless, the family’s situation urged Joyce and his two older brothers on. One became a “drummer,” a traveling salesman who honed his skills in sales. The other became a merchant. Both were mentors to the youngest brother, who founded Hallmark Cards, the largest greeting card firm in the world.

BY L. ROBERT PUSCHENDORF
Pages 2-3: A rack of postcards can be seen through the window in this view of the Norfolk Book Store. The young bystander has not been identified. Courtesy of Hallmark Cards, Inc., Kansas City, Missouri

Page 3: Joyce C. Hall. Courtesy of Hallmark Cards, Inc., Kansas City, Missouri

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THE ITINERANT FATHER Their father, George Nelson Hall, was born in 1858 and came to Nebraska from Iowa with his parents in 1870. His father, Adam, took up a homestead in Oak Creek Township of Butler County. George farmed with his father. There he met Nannie Dudley Houston, an eighteen-year-old schoolteacher. They married in 1877.

George was described in the memoirs of an acquaintance as "a very good looking man but wasn't considered work brittle, so his family had a difficult time making ends meet." In 1882 his father sold the farm, and by 1884 George was in the hardware business in the nearby village of Brainard. His family now included two sons, Rollie, born in 1882, and William Finch, born two years later. In 1887 George packed up the family and moved to David City, the county seat, entering into a partnership called Hall and Evans, another hardware business. The business was short-lived, and he went to work with his father, who had now established a successful livery business in David City.

George's itinerant lifestyle began in 1891 when he joined the Methodist Church as a lay preacher. His third son, Joyce, was born that year and was named for a Methodist bishop, Isaac W. Joyce. The interests of the church drew George away from his growing family, and he went on the road as a traveling preacher. He would be gone for months at a time, sending little or nothing to support the family, which, by 1895, included a daughter, Marie. According to Joyce Hall's autobiography, George justified his neglect by simply saying, "the Lord would provide."

In 1896 George Hall the preacher became George Hall the inventor, filing a patent for a "pillow-sham holder." He was again on the road selling this and other novelties. The pillow-sham holder apparently was not a success, because just two years later he was traveling for a portrait company.

While their father chased his dreams on the open road, the two older Hall brothers went to work, scratching out a living for the family with odd jobs and modest business ventures. In one enterprise they would walk a mile out of town to a whistle stop, board the Burlington train, and sell sandwiches to passengers on the ride back to David City. In the summer their Grandmother Hall would put together bundles of flowers that Rollie and William sold to train passengers at ten cents a bundle. For thirty cents worth of ice, lemons, and citric acid, the three brothers prepared tubs of lemonade to sell to thirsty fairgoers, baseball fans, and shoppers on the David City streets. When he was old enough, Joyce hired out to a local farmer. He tried a short-lived venture bottling and selling horse-
radish. At age nine, he sold perfumes, extracts, soap, and tooth powder for the California Perfume Company.

Occasionally during those years their long-absent father would show up and confront his wife with abusive language. Sickly to her death, Nannie was often ill, infuriating the wayward husband, who also physically abused her and on many occasions threatened her life. Finally, in 1901 she petitioned for divorce and was granted custody of the children.

**THE DRUMMER** Even before the marriage ended, however, the Hall brothers' lives were beginning to change. In 1897 L.W. Snow and his wife, Millie, arrived in David City, and the couple had a profound effect on the Hall boys' lives. Snow was one of many “drummers”—traveling salesmen—they would come to know.

Snow traveled for the firm of Voegele and Dinning, a wholesale candy company in Omaha. In David City he opened the 99 Cent Store, a variety store carrying china, glassware, books, stationery, newspapers, and “fancy goods,” and featuring a millinery department and a special five-and-ten-cent counter. Millie, described as having a “keen business perception,” managed the store while L.W. was on the road.

Rollie and William went to work for the Snows, and Rollie became a clerk. Three years later, when the Snows sold out and moved to the larger town of Columbus, where they bought a bookstore, Rollie and William went with them, Rollie as head clerk.

As young boys the Hall brothers had shown an entrepreneurial streak, finding imaginative ways to sell simple products and keep their struggling family afloat, but it was the Snows who introduced them to retailing. Joyce recalled L.W. as a very competent merchant. He knew how to buy things, good quality things, and he knew how to sell them. He understood good housekeeping, which is an extremely important quality in merchandising.

Every hour in that store for me was an adventure—and an education.

In 1903 Rollie left his job in the Snow bookstore and became a traveling salesman for the Marshall Paper Company of Omaha, probably influenced by his acquaintance with the traveling life of L.W. Snow and the circle of drummers who came into the store. The following year Snow retired from the road to devote his time to the store, and Rollie assumed L.W.'s sales territory with the Voegele and Dinning Company. He had become a drummer and learned the skills of salesmanship. William stayed on at the store, becoming assistant manager. Merchandising was to be his trade.

**THE MERCHANT** In Columbus William Hall met William S. Jay, a veteran newspaperman and traveling agent for the *Nebraska State Journal*, published in Lincoln. In 1905 Jay learned that a bookstore was for sale in Norfolk, the largest town in northeast Nebraska, and the two became business partners. Jay financed the three-thousand-dollar purchase, and William made the one-hundred-dollar down payment. William agreed to make payments of fifty dollars per month at 5 percent interest. They took possession, renamed the business the Norfolk Book and Stationery Company, known simply as the Norfolk Book Store, and William became the manager.

Joyce Hall in front of the Norfolk Book Store. Courtesy of Hallmark Cards, Inc., Kansas City, Missouri

William recalled the store as being dirty, disorderly and in very unsatisfactory condition. By then familiar with good merchandising practices, he immediately began to put the store in order, painting, washing the windows, rearranging the counters, updating the stock, re-pricing the merchandise, and improving the lighting. To raise cash to get the store on a sound financial footing he
sold outdated merchandise at bargain prices. His line of goods included books, newspapers, magazines, stationery, and a variety of other goods, including tobacco products, candy, school supplies, and gifts.  

That fall their mother and sister joined William and Joyce in Norfolk. The family rented a comfortable two-story house with central heating and plumbing. At last they were out of extreme poverty, thanks to the income of Rollie and William.  

**Cartephilia** By 1905 the European craze for sending, collecting, and exchanging postcards reached America, and that meant a new line of merchandise for stores across the nation. "Cartephilia," a name coined for the hobby of collecting postcards, spread. Collectors clubs were organized, households prominently displayed albums of postcards, and whole rooms were said to have been wallpapered in postcards. One collectors' magazine observed, "The widespread interest in the souvenir postcard industry is illustrated every day by the observation of the crowd to be seen in front of every window or at the counter where such things are exhibited."  

Merchants did not overlook the craze. For a small investment in stock and a little floor space devoted to a rack of postcards, the line offered a profit:

Every day adds new firms to the long list of post card dealers who are putting their time and coin and vim into one of the greatest money makers of the times.  

For the store men, news dealers, druggist and cigar stores, postcards are "it." Few lines of business have flushed into such sudden greatness as the souvenir postal business of today. It has been found that manufacturing, while increasing as fast as it could be pushed under stimulation of new and repeated orders, they are still unable to supply the full demands of Printers Ink.  

The popularity of the postcard did not escape William, the quintessential merchant. In the Norfolk store's first year he began selling postcards, including specially ordered cards of local views, as well as generic designs.  

Postcards became one of the store's best-selling items. The cards included scenic views, birthday greetings, and Christmas, Easter, and Valentine cards, among others. The postcard rack held an estimated five hundred different designs, and it was common to see six or twelve customers around it at once. Most postcards were priced two for a nickel.  

By 1907 postcards were still immensely popular. According to the *Norfolk Daily News*:

The postal card craze retains its hold on Norfolk with undiminished vigor, boosting
postoffice receipts and bringing joy and coin to the card dealers. New designs in postal cards are constantly appearing on the Norfolk market and each new bunch of pictures seems to increase the enthusiasm of the post card faddists. More postal cards are sold in Norfolk, it is said, than when the fad first started.22

That year the brothers decided to become postcard jobbers. William contacted the Sampson Brothers, an eastern wholesale firm, and before long Heine Sampson arrived in Norfolk with a suitcase full of cards. He sold William a $375 order that met their needs and was all they could afford. Without consulting Rollie, William and Joyce put up one third of the money. When told of the venture, Rollie not only agreed to kick in his own $125, but also to cover Joyce’s share. Thus began the Norfolk Post Card Company.23

The bookstore became their headquarters. Joyce sorted cards and filled orders. The first step to prepare for the handling of cards was more space. Next, the cards were arranged by subject, given numbers and prices, and put in an album. Then the brothers had to decide how to sell the postcards to retailers in their sales territory.24

Rollie took on sales as a sideline to his candy route. Fortunately, the stores that bought candy also were likely to sell postcards, and other jobbers did not cover dealers in the small towns along his route. One of Rollie’s sales territories followed the Chicago and Northwestern Railroad line through northern Nebraska and extended north into the Black Hills of South Dakota. Another followed the

**An early postcard published by the Norfolk Book Store, about 1905. Author’s collection**

Three Cards Were Purchased At

HALL’S BOOK STORE
Norfolk, - Nebraska

Most Complete Line of Post Cards in the City
10,000 Different Designs to Pick From

You can find just what you want in our line of Stationery

MAGAZINES BOOKS CANDIES
SCHOOL SUPPLIES NOVELTIES

An envelope used to hold postcards sold by the Hall brothers. Courtesy of Hallmark Cards, Inc., Kansas City, Missouri

Chicago, Burlington and Quincy route to Broken Bow, Nebraska. The circuit took him on the road for up to four weeks at a time. He boarded in Chadron, roughly the central point on his route.

The Norfolk Post Card Company also published its own line of postcards for the hometown trade. With photographs or negatives of scenes such
By the turn of the twentieth century, sending and collecting postcards had become a nationwide craze. A jingle of the time is as much a solicitation for more cards as it is a friendly greeting to a friend or relative:

The walls I've covered, likewise the floor,  
Also the windows and the door.  
Everywhere Post Cards galore,  
Please return; room for more.

From The Philatelic West  
Superior, Nebr., Feb. 28, 1906

When school ended in the spring of 1908 Joyce went on the road with Rollie, "gaining some experience as a traveling man by representing the Norfolk Post Card Company." He was impressed with the life of the drummer:

"Traveling back and forth on Rollie's territory, I got to know many other drummers on the route. Because I was just seventeen, some of them would take me under their wings— and even introduce me to their dealers and urge them to buy my line....I was convinced that salesmanship made the world go round, and there was little doubt in my mind then that my future was in selling."

That September he did not return to high school, but went on the circuit again.

The brothers extended sales of cards beyond their own routes by recruiting other drummers who came into the store to take a sample line of postcards into their own sales territories. Joyce recalled, "At first only a few of them sold enough cards to pay for making up the sample line. But gradually we had about half a dozen drummers doing reasonably well." The Hall operation began to see some success, Joyce recalled. "Since none of us drew a salary and there was no overhead, we began making a small profit."

In 1908 the Norfolk Daily News reported, "The postal card craze is flourishing with unabated vigor. The article continued with what was undoubtedly a description of the Hall operation: "In one Norfolk store, which does a jobbing business in postal cards, 900,000 postal cards are carried in stock just now. This means virtually a million cards in one Norfolk store alone."

In November 1908 Rollie bought out the interest in the store held by William S. Jay, William Hall's
business partner. The firm became Hall Brothers, doing business as the Hall Book Store. Rollie remained on the sales circuit. The Hall Book Store's Christmas season advertisement in 1908 read:

You'll find 25,000 Christmas and New Year Post Cards here waiting to be sent by you to your friends and acquaintances over the world... Christmas cards with metal Elk head attached, finished in silk. New Year cards with metal horseshoe attached. Beautiful celluloid, tinsel and silk cards. Priced from 2½ cents up.

The Norfolk Post Card Company soon outgrew the stockroom of the Hall store. The Norfolk Daily News reported that after the Christmas rush, extensive changes would be made to the store: "A balcony, 20x25, is to be built in the rear of the store over the present packing and storage room. The wholesale postal card business will occupy this balcony." There the cards were received, opened, checked in, sorted, re-packaged, and stored on shelves.

By then Joyce had his own routes in northeastern Nebraska, traveling from his home base in Norfolk. A fellow drummer introduced him to the "Oconee Turnaround." Oconee, in Platte County, lay at the junction of rail lines leading to many smaller towns and was a good central location for an ambitious drummer.

In August 1909 Rollie somehow located their father, who had been absent for years. George Hall advised his sons that Norfolk was too small for the headquarters of a jobbing business and recommended Omaha. But it was a cigar salesman who convinced Joyce that Kansas City would be a better location.

ON TO KANSAS CITY Joyce took his last sales trip in 1909, and in January 1910 went to Kansas City, having enrolled in a twelve-month course of study at Spalding's Commercial College. "It took some doing to convince my family of the wisdom of a move like this when we had a good little business already going in Norfolk." He persuaded them with his promise to return to school.

Joyce boarded at the YMCA, and his small room became the headquarters of his jobbing business. His plan was to sell postcards by mail order:

I picked up maps of Missouri, Kansas and four nearby states. Then I made a record of every town over one thousand in population and under ten thousand. My idea was to mail one hundred cards each month to every dealer in these towns. The cards came in packages of one hundred—all of them the same design. I separated the designs and sorted them into new packs of one hundred. Having no office I stored my inventory under my bed at the YMCA, which was about the only space left in my twelve-by-twelve-foot room....

Each package of a hundred cards was addressed to "The Leading Post Card Dealer," with the name of the town and state. The enclosed invoice listed "100 Assorted Post Cards" for one dollar plus eight cents for postage. There was often only one dealer in the smallest towns; so the postmaster put the cards in his box. Some, however, wrote and asked for postage to return the undelivered cards or to send a more complete address. A few dealers kept the cards without paying. Some returned them with angry advice. However, about a third sent a check. They would get another shipment the next month, and I gradually built up quite a list. The system worked because few salesmen covered these small towns.

Soon the YMCA objected to Joyce running a business from his room, and the post office complained of the number of return packages that began to fill his mailbox. He rented a small room for an office and storeroom, one of many locations the business would occupy in the next years. He began to spend three or four days a week out on the road covering a sales territory.

That fall he did not return to the commercial college. His business had outgrown sideline status, and Rollie moved to Kansas City to help with the work. He was followed by their mother and sister in January 1911. Rollie handled a large sales territory taking on two- and three-week trips. Joyce bought a Hupmobile and covered a territory nearer home base in his automobile.

For the first few years, the brothers did not earn enough to cover their own salaries. "We only spent money when it was absolutely necessary," Joyce recalled. One card in their line carried the saying, "When you get to the end of your rope, tie a knot in it and hang on." The advice applied to the brothers' situation.
Inevitably the postcard craze bottomed out. U.S. manufacturers had not achieved the quality printing techniques of their European counterparts and lobbied for tariffs to protect their interests. The F.W. Woolworth stores released millions of cheap postcards to the retail trade. Joyce recalled,

By 1912, we found that post cards were not selling as well as the previous year. To increase our business, we had to add new territories. Manufacturers had made the mistake of cheapening the quality of cards and dime stores started selling them for ten cents a dozen. The public was having less and less to do with them. By then the "greeting card" had appeared on the market. These cards featured an engraved design and a sentiment, and came with an envelope. By 1911 the Hall Book Store had begun selling "Christmas letters," advertising them as "something new." One ad called them "Neat dainty folders of beautiful Christmas sentiments and mottoes with envelopes to match. If you want to give something different come in and see these letters." Another advertisement declared, "So great has been the demand for these new letters that we were obliged to reorder. Come in and see this new lot. Many new styles and mottoes, 3c to 25c up."

Although Rollie, Joyce, and the rest of the family had moved to Kansas City, William stayed in Norfolk. In 1912 he bought a cigar store and newsstand, which he named "Hall's Smoke House." Seven months later he sold the bookstore, having moved the postcard business to quarters in the building occupied by his new store.

In Kansas City Rollie and Joyce rented retail space with room in the basement for their postcard jobbing business. Joyce recalled, "By now, we were certain that post-cards had had their day. ... Having introduced engraved cards with envelopes, such as for Christmas, we were ready to bet our future on them." They contracted with the Smith-Pierce Engraving Company of Kansas City to produce a small run of greeting cards, and they were a success.

A major setback came in 1915 when fire ravaged the Kansas City store, leaving Rollie and Joyce seventeen thousand dollars in debt. A piano company offered them space on the second story of its building, and despite their debt they were able to purchase the engraving presses of the Smith-Pierce Engraving Company. They were now not only in the business of selling greeting cards, but also the business of publishing them under the name "Hall Bros."

By then the Norfolk operation had become a branch of the Kansas City business. In 1916 a new building was constructed on the site of Hall's Smoke House. William moved his stock of cards and retail merchandise into the new building. A camera shop and a gift store opened beside the cigar store. What had begun as the Norfolk Post Card Company changed its name to the Norfolk Card Company.

In 1916 Nannie Hall died at age fifty-six after years of ill health. Despite once being told she would not live long, Joyce remembered her saying, "Yes, I will. I'll see my children raised." By the time of her death she had seen not only that, but also the beginning of their success.
A major supplier and backer of a competitor, the Elite Post Card Company, agreed to sell the Halls several pieces of manufacturing equipment. The purchase added new machines to their operations at a time when World War I made equipment practically unavailable. In 1917 the firm had fifteen salesmen and during the holiday season employed eighty-five to one hundred.

In 1921 William considered joining his brothers in Kansas City. In a letter to Joyce he wrote,

Rogerie was here over Sunday and left for Columbus this morning and we had a very nice visit and had a long talk on me coming to K.C. to live... I wish that you would write me at once and tell me what you can do or just about what you can do.

If I sell out I can come to K.C. and of course will be in shape to put some money in Hall Bros. if you need it as I would not sell out except for cash.

Now think the matter over very carefully and let me know with all haste possible...

I have fully decided that if I came down there that I would have to go out and travel for a year or so to fit myself and traveling would be the best way to do it.

Another reason is all the relations that I have are you folks and it seems that we ought to be together if we can.

Your love, Bro., Will.
Four months later William sold out and left for Kansas City. The company was officially incorporated in 1923.

The company's phenomenal growth in the following years reflects the talents and hard work of the Hall brothers, led by the youngest, Joyce. With Joyce as president, Rollie as vice-president, and director of national sales, and William, vice-president and treasurer, the firm grew international in scope, and in 1954 became Hallmark Cards, Inc.

Rollie retired that year and died in 1968. Hallmark's top sales award is named after him. William retired in 1956, but continued to spend time in the office until his death in 1971. In 1966 Joyce stepped down as president, turning corporate operations over to his son, Donald J. Hall. He remained active in the business, becoming chairman of the board. Joyce's devotion to his adopted hometown was reflected in his many charitable works and the multi-million-dollar Crown Center downtown redevelopment project.

In 1957 Joyce received the prestigious Horatio Alger Award presented to recipients who would be an inspiration to youth and “whose careers reflect the spirit of achievement in spite of obstacles.” Although Joyce never completed high school, he received an honorary diploma from David City High School in 1962. At the ceremony he advised the students to get a college education, saying, “You need it today.” Though recommending college, he admitted “I'd probably take the same path if I had the whole trip to take over again.” Joyce died in 1982.

NOTES

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3 Jessie (Green) Ilgenfritz, memoirs, c. 1958, Ilgenfritz Family, RG 4002, NSHS.
5 Minutes of the Thirty-First Session of the Nebraska Annual Conference of the Methodist Episcopal Church Held in Lincoln, Nebraska, September 23–26, 1897 (York, Nebr.: Nebraska Newspaper Union, 1891), 78; Hall and Anderson, When You Care Enough, 5.
6 Official Gazette (Washington, D.C.: U.S. Patent Office, May 25, 1897), 1262–63. The patent was filed Feb. 29, 1896; People's Banner (David City, Neb.), Feb. 5, 1897; Butler County Republican (David City, Nebr.), Oct. 1, 1897; People's Banner, Dec. 23, 1898.
7 Jessie (Green) Ilgenfritz memoirs, NSHS; Banner-Press (David City, Nebr.), Nov. 27, 1997; Recollection of Joyce C. Hall, David City Centennial History Book (David City Centennial Corp., 1973), 130.
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9 York (Nebr.) Democrat, Sept. 23, 1897.
Early greeting cards published by the Hall brothers.  
*Courtesy of Hallmark Cards, Inc., Kansas City, Missouri*

28 Ibid., 27.
30 *Norfolk (Neb.) Weekly Press*, Nov. 27, 1908.
32 Ibid., Jan. 11, 1909; William Hall interview, Hallmark Archives.
33 Hall and Anderson, *When You Care Enough*, 32 and 34.
36 *Butler County Press* (David City, Neb.), Dec. 29, 1910, and Jan. 12, 1911.
38 George and Dorothy Miller, *Picture Postcards in the United States*, 82.
40 *Norfolk Daily News*, Dec. 8 and 15, 1911.
41 Ibid., Jan. 3, 1913.
46 William Hall to Joyce Hall, Apr. 11, 1921, Hallmark Archives.