

# Holiday Currency Gift Cards - A Narrative

*by Len Glazer and Mark Anderson*

The earliest known form of written holiday greeting was to hand write wishes on paper and mail them out as an annual holiday letter. The custom of sending greetings by way of mass-produced Christmas cards did not arrive until 1843, when Sir Henry Cole, a British civil servant, started wondering how the Post Office could be more meaningfully used by all classes of people. He had a brainstorm, and hired a local artist, John Callcott Horsley, who created the first commercial Christmas card [see fig. 1, below]. Estimates of how many were printed vary from 1,000 to 2,000 examples, but only 7 examples are known to exist today.



**Fig. 1 The first Christmas card.**

Holiday season cards began appearing in the United States in the late 1840's, but because they were piecework efforts, they were costly to produce and relatively expensive. However, they were prevalent enough that in the early 1870's there appeared a series of newspaper articles complaining that the large quantity of mailed Christmas cards was causing slowed delivery of what they referred to as "legitimate correspondence." And while in 1873, apparently bowing to this pressure, the New York Times ran an ad in their personals column apologizing for not sending Christmas cards that year, the popularity of the custom of mailing holiday cards only increased. By 1900 virtually all families were sending and receiving large quantities of enveloped cards.

Feeding the popularity was significantly improved affordability. In the late 1860's, Breslau-born American printer Louis Prang, often referred to as "the father of the American Christmas card," started mass producing cards which featured flowers, plants and children. While these visual were unrelated to holiday themes, the introduction of modern design and printing techniques produced attractive and affordable cards, and they proved quite popular. In 1873, Prang produced holiday-themed cards for export to England, where holiday cards were a well-established and popular tradition. In 1874, he began producing holiday themed cards for the American market, and by 1881 L. Prang and Company was producing more than 5 million Christmas cards each year. Over time, these cards began to feature many of the images we see today, such as snow scenes, fir trees, glowing fire-places and children enjoying toys. These creations proved enormously popular, and increasingly elaborate die cut cards, along with "pop-up" and multilayered cards became the fashion in the 1880's and 1890's. In the early part of the 20<sup>th</sup> century, enveloped Christmas cards went out of fashion and nearly disappeared.

This was due to the fact that by the early 20<sup>th</sup> century, die cut, fringed, ribboned, and elaborately enveloped cards had given way to the newcomer on the scene, the holiday post card. Some producers, such as the children's illustrator Kate Greenaway, became famous for their cards, as did Frances Brundage and Ellen Clapsaddle [figure 2, below].



**Figure 2.** An example of the Holiday post card, with art by Ellen Clapsaddle.

While post cards proved extremely popular in their time, the enveloped Christmas card began making its return around the time of the first World War, and by the 1920's had virtually replaced the Christmas post card. And, exactly when is lost to history, but somewhere between 1905 and 1915 someone had the idea of enclosing small gifts of money, generally to children, with their Christmas cards.



**Figure 3:** Although no manufacturer is indicated, this holiday season card clearly dates to the 1880's, and is by far the earliest piece known to the authors. Of heavy cardboard, with a cloth fringe, and inscribed simply "A Happy New Year," the card is frosted to give the snow scene highly realistic reflectivity. The lower corner has a purpose-made envelope, which could have held a \$2.50 or \$5.00 gold piece. It is illustrated with a \$5.00 Liberty.

Shortly after this idea started taking off, the commercial producers of holiday cards began producing cards which were specifically designed and engineered to hold holiday gifts of money, principally coins [Figure 4].

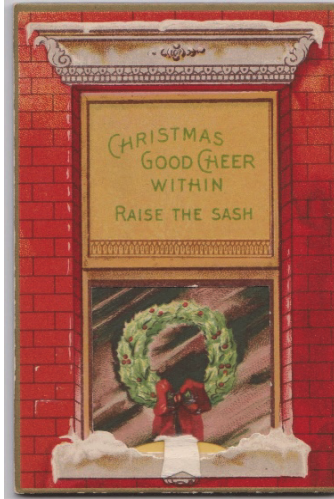
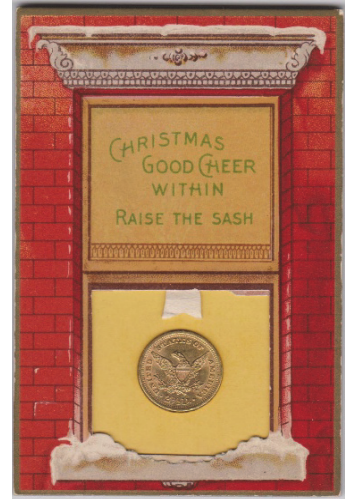


Figure 4. Coin card. Intriguing, sturdy card of unknown origin, featuring a window sash which rises to reveal a \$2.50 gold piece. Though the coin is dated 1900, the card appears to be of 1920's vintage. Almost certainly manufactured in the other three denominations of the time [\$5, \$10, and \$20].



Even in these earliest days of the concept, when cards designed to hold coins far outnumbered currency cards, the implied monetary gifts were significant, as several cards designed to hold twenty dollar gold pieces have survived [see Figures 5 & 6, below].



Figure 5. Style of this well-made Dennison product dates it to the mid 1920's. Santa heads down snow draped chimney carrying pack stuffed with toys. The uppermost toy is a small dog, which, when pulled upwards, rises to reveal a U.S. twenty dollar gold piece.



Figure 6. No manufacturer is indicated on this die cut 1920's coin gift card. Santa on cover holds unwrapped toys and a holiday wreath; cover opens to reveal a 1924 twenty dollar gold piece centered in a holly wreath and toys. The card is hand inscribed "To Mother from Daddy, Xmas, 1924."



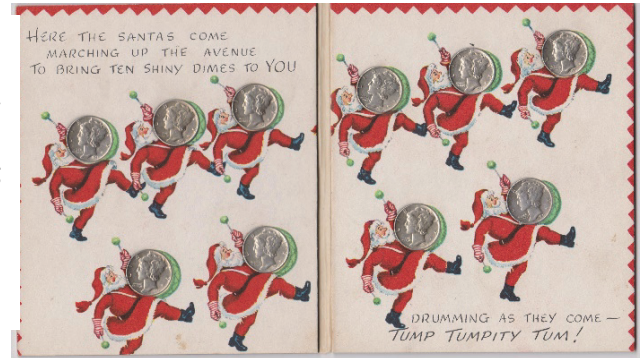


In the post WWI era, currency cards began to overtake coin cards as the popular norm, and coin cards receded in popularity. And as is obvious, a few coin cards are displayed here, but as the titles of this publication and this article suggest, paper money is our common interest and that is what we will focus on.

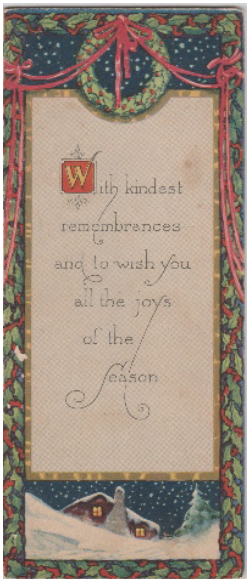
However, the tradition of gifting coins continues to this day, although modern coin cards hold almost exclusively a dollar's worth of dimes, and are directed at children [see Figure 7, below].



**Figure 7. A more modern [World War II or shortly thereafter] product, manufactured by Whitman [likely Racine, WI at the time] long associated with numismatics. Cover, displaying Santa striking a large bass drum, opens to reveal ten marching Santas [Santa Claus's Rag Dime Band]. Each dime represents a drum head.**



However, the heyday of the Christmas money card was in the 1920's, and design efforts were focused on intriguing ways in which large size currency could be displayed or mechanically proffered. While literally hundreds of designs exist in the cards held by collectors today, for the purposes of this article, we present some of the more intriguing and attractive designs of the day. The charm in many of these cards is the way in which they open to reveal the included gift of coin or currency ... the challenge for the authors is to properly explain or present the fashion in which they articulate as they open. Where useful, we have provided two illustrations of the card in question – the “before” and the “after.” We ask the reader to please use her/his imagination in visualizing the experience of opening the cards in person.



**Figure 8. From the late 'teens, by unknown manufacturer, but made in USA. Incredibly charming card, specifically manufactured to display the back of 1917 one dollar legal tender [“sawhorse back”], which when properly placed inside the die cut gives the appearance of a decorative candle. Poem at left reads:**

*“A steel engraving is tucked inside  
To add to your collection  
Or you can exchange it – if you wish –  
And make your own selection.”*





Figure 9. Late 'teens, unknown manufacturer, a Christmas bonus envelope from the Firestone Tire and Rubber Company, designed and manufactured to contain an example of the first Series of Federal Reserve Bank Notes with portraits at left. This particular envelope contains a circulated Cleveland district ace. Envelope was closed using 1919 Red Cross tuberculosis seals.



Figure 10. Post World War I to mid-1920's vintage. Of unknown manufacture, but produced for the Atlantic National Bank of Boston. Contains a \$10 1902 red seal National Bank note, matching the card's issuer.



Figure 11. Circa 1920. Unknown manufacturer, but envelope embossing indicates "Made for D. Brown and Company," Coytesville, NJ. Envelope flap printed "Roseville State Savings Bank, Chicago, ILL." Holly wreath encircles cutout for large "2" from reverse of the contained \$2 1917 Legal Tender [Fr. 59].





**Figure 12.** A highly unusual 1920's tri-folded die cut card without any indication as to maker or origin. In step 1, Santa first "unfolds" his coat and in Step 2, his vest, to reveal a gift of a 1914 \$1 Federal Reserve Bank Note.



**Figure 13.** Circa 1925, maker unknown, labeled "Made in Saxony." Originally purchased containing a Fr. 91.

**Figure 14.** From the mid 1920's and manufactured by Rust Craft of Boston, MA. Printed inside the card is a mock up bill, marked "Insert bill here." Card acquired empty; now contains a 1922 ten dollar gold certificate [Fr. 1173].





Figure 15. Mid-1920s, manufacturer unknown, this card was specifically manufactured to hold a series 1907 or 1922 ten dollar gold certificate, positioned so that it appears to be the roaring fire in the illustrated hearth. The illustrated example contains a Fr. 1173.

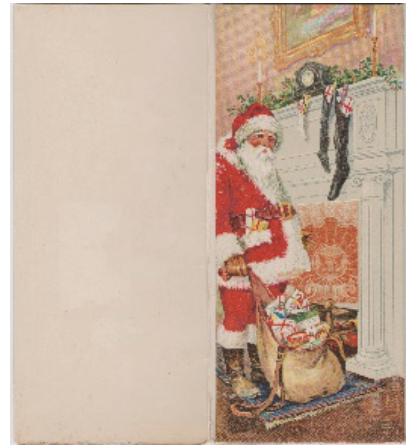


Figure 16. Circa 1925, maker unknown, the horizontally formatted version of the previous "fireplace card," although no maker is indicated, the card is marked "Made in U.S.A.," This and the preceding card are quite apparently from two different manufacturers; which is the "knock-off" is far from clear. Also contains a Fr. 1173.



Figure 17. From the late 1920's, manufactured by Gibson of Cincinnati [spelled "Cinti"], containing a 1923 \$1 Silver Certificate, Fr. 237





Figure 18. Late 'teens to mid-1920s, unknown maker, contains a 1914 \$5 Federal Reserve Note.



Figure 19. Early 1920's, maker unknown, wreath acts as porthole framing back vignette of "Landing of the Pilgrims" on the contained 1914 Federal Reserve Note.

Over time, innovative graphic designers took advantage of the act of opening the card to create increasingly clever manners in which the money was held, displayed or presented. While generally Santa did the "giving," there were exceptions:



Figure 20. Mid-teens to 1920's era product. Of no known manufacture. This "pop-up" card was given to Earl and Kalilla. As card opens, Santa's arm lifts to "hand" the recipient a \$100 Blue Seal Federal Reserve Note, quarterfolded.

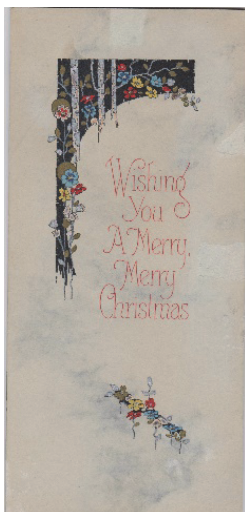


Figure 21. Mid-1920's, manufacturer unknown, magic wallet style, only example of this format seen by author, with the "magically switching" ribbons, contains Fr. 91.







**Figure 22.** A “pop-up” card of unknown origin, given to Sara from Edith in December, 1922. Santa’s message is “I have something in my pocket for \_\_\_\_\_.” When opened, Santa’s arm springs forward and proffers a folded large size note, in this case a Kansas City \$5 1914 Federal Reserve Note.



Most money cards are of unknown manufacture; those that are marked are dominated by the Dennison Company, which survives to this day as part of the Avery Dennison Corporation. Aaron Dennison began the company in 1844, originally as a jewelry company. When he moved the company back to his hometown of Brunswick, Maine, his father Andrew, along with his sisters began making paper boxes to hold the jewelry. Eventually the jewelry aspect of their enterprise faded, but the group continued as makers of cardboard boxes. By 1878, the company had a large box making facility in Roxbury, Massachusetts and incorporated as Dennison Manufacturing. Early in the 20<sup>th</sup> century they branched out into manufacturing wrapping paper and holiday cards. Some unknown individual within their holiday card division must have had a fondness for clever coin and currency gift cards, as fully half of the surviving cards of that nature are marked Dennison.



**Figure 23.** From the late ‘teens, manufactured by Dennison U.S.A. Santa’s coat swings open to reveal note tucked in his vest pocket. Card acquired with a ten dollar 1902 Blue Seal National Bank note [Chicago].



**Figure 24.** Mid-teens to 1920’s era product. This Dennison card opens to reveal a large size \$1 Boston Federal Reserve bank Note, folded into eighths and tucked into Santa’s bright green vest.





Figure 25. Likely from the 1920's. Dennison. Spray of Holly on front opens to reveal "Merry Christmas" in interior, and holding tab.



Figure 26. Circa mid-1920's. Dennison product. Santa holds "Merry Christmas" envelope in right upraised hand. Red portions of Santa's suit die cut and removed to allow green details of Fr. 237 to show through. While purchased with this note inside, the author is curious as to what Dennison's design group desired to achieve with this approach.



Figure 27. Hand dated December of 1925. Manufactured by Dennison. Santa on cover surrounded by poinsettias opens to reveal a small cluster of blooms and a "ribbon" inscribed Season's Greetings. When obtained the card contained a good luck bill from the National Bank of Happy Times; apparently the original recipient ["Rena"] removed and used the actual currency, leaving this sample note in the card.





As will not surprise, the card makers managed the transition to small size currency with understandable alacrity. Adjusted product was not only available for the Christmas after the introduction of the small size currency in July of 1929, but mock small size placeholder inserts cut to the exact size of the new currency were included in the card. A typical specimen, green on one side, orange on the reverse, provided any client with any doubts the comfort of knowing they were installing their gift in the card properly. The tradition of gifting currency continues to this day, albeit in more subdued fashion than the examples which follow:



Figure 28. Produced in 1928 or 1929, by unknown manufacturer. When purchased, this card contained the \$2 1928 Legal Tender Fr. 1501 illustrated, and below it the original small size placeholder labeled "Replace with new size currency."



Figure 29. Post-1928, likely early 1930's. Unknown manufacturer. Intended for small size note. Santa holds toy sack decorated with wreath from which emerges a 1928 \$5 Legal Tender Note [Fr. 1525].



Figure 30. Early 1930's. Dennison. Young girl in Santa apparel makes deposit at Merry Christmas Bank, "holding" a small size note quarterfolded under her left arm. Acquired empty, the card now holds a 1928 \$2 Legal Tender issue.



Figure 31. Apparently of 1930's era; manufactured by the P. F. Volland Company of Joliet, Illinois. This charming, simple card illustrates a young lady with a banknote tucked into an upended umbrella with a duck handle. Featuring a 1935A \$1 Silver Certificate.



Figure 32. From circa 1935. Product of the Dennison Company. Santa labors under a mountain of wrapped gifts, one of which is a cleverly camouflaged \$2 1928 Legal Tender note folded small to blend with packages.

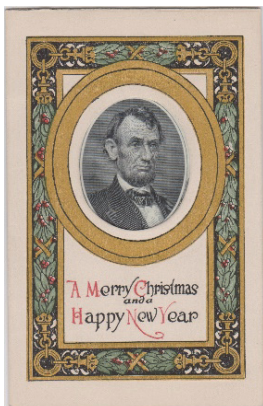


Figure 33. A simple but charming late 1930's die cut card of unknown manufacture. It holds a 1934 \$5 silver certificate, with Lincoln's portrait peering through a porthole.



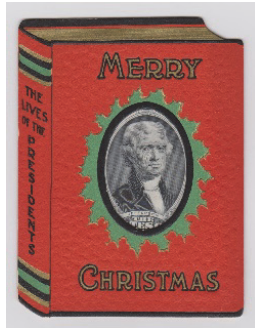


Figure 34. Two similar examples of later product, circa 1940, both lacking any manufacture identification. Currently contain a 1928 \$2 Legal Tender note, and 1934 \$5 Silver Certificate, respectively. The book titles, as printed on the "spines," are

"The Lives of the Presidents" and  
"Famous Men."

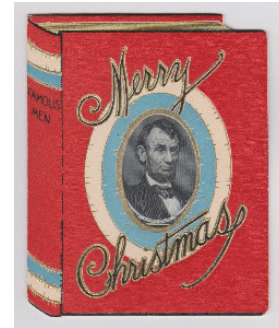
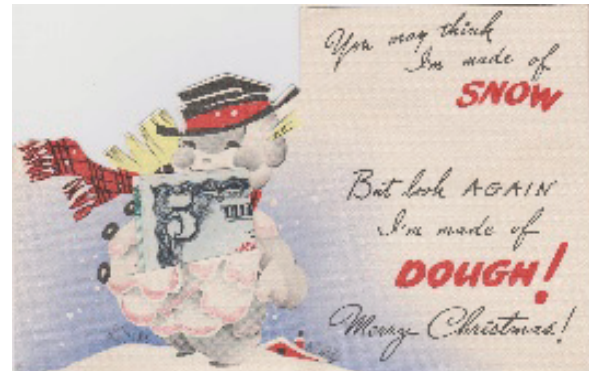


Figure 35. 1940s product. Imprinted "Volland Joliet, U.S.A." Snowman on cover opens to reveal [apparently] a melting snowman holding a 1928B \$5 Legal Tender Note.



Interestingly, the brand name most commonly associated with Christmas cards, indeed greeting and holiday cards of every kind, is Hallmark, which was begun in 1910 in Kansas City, Missouri by Joyce Clyde ["J.C."] Hall and his brother Rollie as a postcard printing and manufacturing company. Called at the time Hall Brothers, on January 11<sup>th</sup> 1915 a fire utterly destroyed their office and inventory. They salvaged nothing but their office safe and set up shop again under their new name .... Hallmark. The aforementioned decline in holiday postcard popularity coincided with the fire, resulting in their decision to print and produce enveloped greeting cards. Despite their domination of the greeting card business over the last 100 years, if they produced any early money cards these are unknown to this collector and author.

This collector's interest began nearly 50 years ago; in those days these cards were a rare find in antique shops, flea markets and coin shows. A serious collector [read: 'addict'] would be lucky to add one or two cards to his/her collection per year. The appearance of eBay about 15 years ago totally changed the market, and although charming early cards are still hard to find, acquisitions have picked up to the point where a small warehouse will soon be in order. As an aside and unsurprisingly, the cards rarely show up with period currency in them. As may be surmised from the above, one of the intriguing aspects of this collection is the process of discovering the intended or "right" note for the cards that arrived in the collection empty. With that, we say, "Merry Christmas to All and to All, Happy Collecting."