Main Street Empire: J.C. Penney in Nebraska

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The April 1914 opening of downtown Grand Island’s J. C. Penney store was as significant for the company’s thirty-eight-year-old founder as it was for the crowd waiting along the Third Street sidewalk. For James Cash Penney, the Grand Island opening marked not only his first store in Nebraska, but also the closest he had come to operating near his hometown of Hamilton, Missouri. Nebraska’s first J. C. Penney store was also, arguably, the first of the franchise’s stores in the entire Midwest, as the next closest location was over three hundred miles away in Fort Morgan, Colorado. For nearly a decade, Penney had been creating a chain of sixty stores, but until 1914 his commercial reach extended no farther east than Colorado. The name “J. C. Penney” was almost unrecognizable to Nebraskans at the time, particularly in the shadows of established retailers like Brandeis, Miller & Paine, Herbolsheimer’s, Louis Bergman, and Rudge & Guenzel. The Grand Island location had been planned from the company’s first headquarters in Salt Lake City, Utah, but by the time it opened, Penney had already persuaded his board of directors to relocate the headquarters to New York City for better access to manufacturers, distribution lines, and financial institutions. If James Cash Penney and his company were moving east, it seemed logical that many additional J. C. Penney stores in Nebraska would soon follow. Within fifteen years, James Cash Penney was able to saturate more Nebraska towns—large and small—than any other retailer before or since, with most of his stores serving their respective main streets for more than fifty years.
Although Penney never resided in Nebraska, he understood its large agrarian culture and had spent considerable time living in its border states of Missouri, Colorado, and Wyoming. Growing up in northwest Missouri, Penney had taken up farming as a teenager before health concerns forced him to migrate to Colorado and later Wyoming. In the late 1920s, he commented: “I was most comfortable in small towns and rural areas, learning their needs and preferences. As a fundamentalist Christian, Penney also believed that a J. C. Penney store in a small town could be the embodiment of agriculture as one more way to practice the golden rule while improving the bottom line of J. C. Penney stores across the nation.

For me, invariably, cities were places to keep away from. Small towns were where I was at home. I knew how to get close to the lives of small town people, learning their needs and preferences and serving them accordingly. Penney’s move to New York City in 1914, he still identified with farmers and ranchers, and believed that he shared their values and understood their needs. As a fundamentalist Christian, Penney also believed that a J. C. Penney store in a rural community could be the embodiment of what a retail institution should be: an honest neighbor that operated by the golden rule “Do unto others, as you would have them do unto you.” Penney had opened his first stores as cash-only Golden Rule mercantiles, primarily for sheep ranchers, miners, and their families, allowing them to maximize quality with minimum prices. Similarly, he also embraced thrifty farmers and railroad work-ers in Nebraska. The newspaper ads for his first Nebraska store featured headlines such as “Grand Island’s Cheapest Store” and “We Cater to Railroad Men.” While J. C. Penney stores did sell complete lines of fashionable apparel for the entire family, Penney never envisioned his department stores emulating the Towneâ€™s suit or a Marshall Fieldhouse.

Within a year of the Grand Island opening, the company opened additional J. C. Penney stores in Hastings and Beatrice. Expanding throughout Nebraska was very much in line with Penney’s aspirations. “If I had insisted on keeping personal control of the Penney Company,” Penney later reflected, “we would still be merely a small chain of stores scattered through the Middle West.” Clearly, Penney would have preferred gradually opening new stores using existing store profits and affiliate partnerships. Doing so had enabled him to expand his chain without borrowing money, but the process took too much time for rapid nationwide expansion, something that his partners and associates increasingly wanted. Six years after moving to New York City, the J. C. Penney Company was able to expand from 48 stores in seven states to 197 stores in 25 states. Over the following year, annual sales had mushroomed from $2.6 million to $28.7 million.

The chain grew rapidly throughout the nation and continued to expand its presence in Nebraska. In 1916, new stores were opened in Falls City, McCook, and Ord. Within two years, North Platte and David City also welcomed J. C. Penney stores to their downtown business districts. Amazingly, the company was able to find additional new locations with little more than manager recommendations, personal visits, census figures, and crude marketing data. From its New York headquarters, eight scouts were assigned to perpetually visit, investigate, and report on potential sites across the United States. From the Penney perspective, bigger cities were not necessarily better locations. Although Grand Island had a population just over 10,000, none of the other Nebraska store locations at that time had populations larger than 5,000. In its first twenty years, the company didn’t even have a store prototype large enough to serve a city the size of Lincoln, much less Omaha, so locations in those cities were not even considered.

It was somewhat ironic: that a former Missouri farmer, with stores primarily in rural towns, suddenly found himself running a company from an office in Midtown Manhattan. For Penney, this was not the happy ending to a real-life Horatio Alger story. Penney still longed for country living, but with J. C. Penney stores becoming a national chain, he felt obliged to remain in New York. Geography, however, did not stop him from reconnecting with rural life. In 1917, he turned the J. C. Penney Company over to Earl Corder Sams, his trusted protégé from Simpson, Kansas, in order to free up time for agricultural pursuits. Penney remained chairman of the board, but purchased a farm just north of New York City as his personal residence. Ironically, moving to New York City had given Penney his greatest opportunities to return to his agrarian roots, and his re-embrace of agriculture and rural living was not a nostalgic attempt to cope with the modernism of the 1920s. Rather, Penney pragmatically saw his involvement in agriculture as one more way to practice the golden rule while improving the bottom line of J. C. Penney stores across the nation.

Throughout the 1920s, J. C. Penney’s expansion across Nebraska was virtually impossible to ignore. In 1920 alone, Penney established new stores in Columbus, Fremont, Kearney, and Norfolk. Within five years, after stores were opened in Broken Bow, Nebraska City, and Auburn, the J. C. Penney Company was operating thirteen stores statewide. However, these Nebraska openings were merely the beginning of a much larger presence, as the company began planning a wave of openings in the late 1920s that would result in more than fifty J. C. Penney stores statewide. Some of the growth came from opening new stores outright, as in York, but much of it came from buying out other
Farm customers would come in from miles around. They would shop all day, and sometimes we [clerks] would spend as much as half a day with one customer. They would buy their supplies for nearly a year.\(^{20}\) In appearance, most of the early J. C. Penney stores in Nebraska were rather narrow, many of them featuring rear balconies overlooking the sales floor, with staircases usually on the left side of the store as you walked in.\(^{21}\) The balconies were initially part of the store’s design for handling cash, as Penney was philosophically opposed to selling cash registers made them obsolete.\(^{24}\)

As the J. C. Penney chain continued to grow, James Cash Penney and his associates seemed to have a “Midas touch” for business decisions. However, their first major miscalculation could not have come at a worse time. On October 21, 1929, Penney and his board decided to take the company public, just six days before the stock market crash and the beginning of the Great Depression. Nationwide, sales at J. C. Penney stores were dropped by more than $10 million, and though company stock did not completely bottom out, the financial impact on Penney was crippling. For the previous twenty years, Penney had chosen not to take a salary from his own company, living off the profits of his store partnerships, and compounded his financial woes by generously placing off his profits of his store partnerships, and compounded his financial woes by generously placing his entire fortune in Penney stock as collateral for philanthropies.\(^{25}\) When his Florida bank failed, James Cash Penney was essentially broke, and quietly began to regard himself as a complete failure.\(^{14}\)

Despite the adverse economic impact of the Great Depression, the J. C. Penney Company was able to sustain its expansion in Nebraska throughout the 1930s. At the beginning of the decade, additional J. C. Penney stores opened in Alvin and Alton, along with nearly 150 others nationwide.\(^{26}\) In 1931, Penney felt it would be beneficial for himself and his Nebraska associates if he personally visited stores across the state. In May of that year, he traveled to Denver and began working his way by rail into Imperial and McCook, where he addressed the local Rotary Club before continuing on to visit J. C. Penney stores in Holdrege, Kearney, Grand Island, Columbus, and Fremont. Penney used the trip as an opportunity to assess not only economic and agricultural conditions, but the quality of his personnel, particularly his store managers. At times his opinions could be glowing, as evidenced in his notes after visiting the J. C. Penney store in Imperial:

> [Store manager] McKay is a bright boy, doing the work by himself with one salaried man and assisted by his wife. They are a worthwhile couple; I was favorably impressed with them.\(^{27}\)

> [Store manager] McCook: This is a nice store, well located and doing the business of the town. The personnel is good, though the men are all young and with little experience. The women are very good. [Store manager] Harley is exceedingly aggressive and “on his toes.” He is of pleasing personality and has the makings of a man capable of handling a large business.\(^{28}\)
However, Penney was not on a mission to make his associates feel good about themselves. His opinions could be equally harsh based upon what he observed. Consider the detail of his criticisms and analysis of the Grand Island store, especially what he observed. Consider the detail of his criticisms and analysis of the Grand Island store, especially what he observed. Consider the detail of his criticisms and analysis of the Grand Island store, especially what he observed. Consider the detail of his criticisms and analysis of the Grand Island store, especially what he observed. Consider the detail of his criticisms and analysis of the Grand Island store, especially what he observed. Consider the detail of his criticisms and analysis of the Grand Island store, especially what he observed. Consider the detail of his criticisms and analysis of the Grand Island store, especially what he observed. 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A 1948 fire at the Scottsbluff store caused $200,000 damage. The company quickly rebuilt and reopened a larger store on the same site. DeGolyer Library, Southern Methodist University, Dallas, Texas, A2004.007

As the 1940s drew to a close, the company began planning for a new J. C. Penney store in downtown Lincoln. Despite Lincoln’s growing population and commercial activity, the original store at 1134 O Street was really no larger than similar J. C. Penney stores in smaller towns like Albion and McCook, and had been historically dwarfed by Lincoln department stores such as Miller & Payne, Golds, and Rudge & Guenzel. Even national chains Montgomery Ward and Sears operated out of significantly larger Lincoln locations. Ironically, it was competitor Miller & Payne that helped J. C. Penney secure a prime location for a new store on the corner of Thirteenth and O streets, the site of the former Burr Building. Miller & Payne had owned the Burr Building, which was diagonally northeast of its massive downtown store, since 1939, and agreed to provide that site for a new J. C. Penney store in Lincoln, provided that Miller & Payne could oversee construction of the new building and lease it back to the J. C. Penney Company on a long-term basis. The agreement was mutually beneficial, because it would create a new retailing epicenter for Lincoln, the intersection of Thirteenth and O, with both stores serving as anchors. The new Lincoln J. C. Penney would cost $600,000 to build, but would be four times larger than the previous store and employ over 300 J. C. Penney associates. The new store would also feature air conditioning, elevators, escalators, and five floors of selling space, including a “Penney’s Toyland” for children on the fourth floor, plus a stockroom warehouse at the top of the building. At a planned size of over 60,000 square feet, it would become, at the time, the largest J. C. Penney store in downtown Lincoln. When the new store opened on November 16, 1950, Mayor Victor Anderson cut the tape while Chamber of Commerce Secretary Archie Bailey served as master of ceremonies. Although the grand opening occurred on a Thursday morning, nearly a thousand eager customers sprawled along the O Street sidewalk leading into its entrance. Many Lincoln businesses, including competitors Magee’s and Miller & Payne, took out large congratulatory ads in the Lincoln Star, while J. C. Penney proudly advertised the new store as “Your Big Modern Penney’s at the Crossroads of Lincoln.” The morning after the grand opening, the Lincoln J. C. Penney took out another full-page ad, thanking “the thousands of friends and neighbors who stopped in to say hello,” and displaying a photo of customers turning the sales floor into standing-room-only as they flowed into the store from its O Street entrance.

Although the company had not ventured into any new Nebraska cities since 1933, by 1950, Omaha’s growing postwar population led the company to open an additional store in the downtown district of South Omaha. In 1951, Hastings College personally honored James Cash Penney with an Honorary Doctorate of Humane Letters, explicitly “in further recognition of his achievements as The Merchant of Main Street.” Nationwide, the J. C. Penney Company continued its rapid growth almost fifty years after Penney’s first store, topping 1,600 stores and a $1 billion sales mark in 1951. J. C. Penney also surpassed F. W. Woolworth in sales, the new store in Grand Island was completely air conditioned with 24,000 square feet of selling space on three floors, as well as forty employees. Even towns smaller than Grand Island began to receive newer, larger J. C. Penney stores in their central business districts. Throughout the decade, new J. C. Penney stores were also built in Chadron, Cozad, Gordon, Nebraska City, Sidney, and York. In O’Neill, a larger J. C. Penney store was created by significantly remodeling and expanding an existing downtown location. Additionally, J. C. Penney relocated those J. C. Penney stores to even larger, modern downtown locations. Of course, growing populations and economic conditions weren’t the only factors causing stores to relocate or remodel. Occasionally, a natural disaster would prove that a J. C. Penney store was not invincible to the destructive forces of nature. In downtown Scottsbluff, the J. C. Penney store at 1616 Broadway caught fire in 1948, with flames up to 300 feet high eventually engulfing the entire building and nearly $200,000 of merchandise and furnishings. Although the façade of the store survived, the interior was completely destroyed by fire and smoke damage. J. C. Penney demolished what was left of the Scottsbluff store, and quickly rebuilt and reopened a larger store on the same site, where it would remain for nearly forty more years. Even after the tumult of the Great Depression and World War II, over fifty of the stores Penney opened in Nebraska had survived.
As the 1960s began, J. C. Penney continued relocating its Nebraska stores within downtown business districts, to new and significantly larger buildings constructed exclusively for the J. C. Penney Company. In 1961, J. C. Penney held grand openings for newly relocated stores in Broken Bow and Columbus. Within three years, stores in Hastings and Holdrege were also relocated to new downtown buildings, while the McCook store replaced an expansive W. T. Grant location at 201 West C Street. Although J. C. Penney relocated stores to new downtown locations in Nebraska throughout the 1950s, 1960s, and even 1970s, the opening of the South Omaha store in 1950 marked the last time that J. C. Penney would enter a Nebraska city with a downtown location.45 As early as 1948, the company had already begun experimenting with J. C. Penney stores located away from downtown business districts.46 Under the leadership of then-CEO William “Milt” Batten, J. C. Penney continued to experiment with larger store prototypes in suburban markets.47 Chairman Batten began pushing for the introduction of massive, full-line J. C. Penney stores at malls in suburban New Jersey and Pennsylvania, each of them featuring multiple product lines and full-service automotive centers. The company quickly realized that the increased parking, foot traffic, and selling space of shopping centers translated to increased profits and sales for J. C. Penney stores. After Brandeis and Sears had successfully opened department stores in suburban Omaha shopping centers, the J. C. Penney Company was ready to do the same in Nebraska.48 Plans were made to close the downtown stores in South Omaha and Fremont and reopen them in indoor malls being constructed on the outskirts of those cities. In the fall of 1966, the first J. C. Penney mall stores in Nebraska opened one month apart from each other, in Southroads Mall in Bellevue and Fremont Mall in Fremont. Both stores featured the newer “Penney’s” logo on their exteriors and were more than four times as large as their former downtown storefronts. The Southroads and Fremont Mall stores also featured ten-bay automotive centers in their parking lots.49 However, the reign of these locations as Nebraska’s largest and most modern J. C. Penney stores quickly ended the following year, with the completion of Omaha’s Westroads Mall. In 1967, the company opened Nebraska’s most expansive J. C. Penney ever in that shopping center.50 Built as a complement to the J. C. Penney stores in downtown Omaha and Southroads Mall, the Westroads store featured two large levels and nearly 190,000 square feet of selling space, including a beauty salon, appliances, furniture, hardware, electronics, and a fourteen-bay automotive center.51 The opening of the Westroads store gave metropolitan Omaha and J. C. Penney store, the most any Nebraska city ever had at any given time.52 J. C. Penney’s mall experiments in Nebraska were so successful that the company decided to apply the same concept in Norfolk the following year, when a shopping center was being developed for the southern edge of that city. In May 1968, the downtown Norfolk store was closed and replaced by a location in Sunset Plaza that featured nearly 80,000 square feet of selling space, along with an eight-bay automotive center.53 Sunset Plaza J. C. Penney became the third largest J. C. Penney in Nebraska, behind only the Westroads and Southroads stores. Despite Norfolk’s modest population, the new J. C. Penney store was also, from 1968 until 1975, larger than any other J. C. Penney store in the Dakotas, Wyoming, or Montana.

As Mr. Penney entered his tenth decade of living, he was still able to watch J. C. Penney stores evolve into the shopping mall concept, many of them more than two hundred times larger than the original store he first opened in Wyoming. Penney personally attended grand openings for several of these stores throughout the 1960s, often interspersed between visits to the farms he owned in northern Missouri.54 At ninety-five, Penney had guided his company into the 1970s, even showing up for work at his New York office five days a week. “God willing,” he wrote in his personal testimony, “I hope to live to reach the century mark. I want the remaining golden years of my life to be the best and most useful ones of all.” Penney died of a heart attack in 1971, after giving nearly seventy years of his life to the stores that carried his name. Although his funeral was held in New York City, every J. C. Penney store across Nebraska closed that morning in remembrance.55

Ultimately, the demise of James Cash Penney looms large in the demise of the numerous J. C. Penney stores that lined Nebraska’s main streets. Nationwide, J. C. Penney stores began an extensive transformation after Penney’s death, largely under the leadership of executives Donald Seiffert and William Howell.56 The teal and black “Penney’s” logo of the 1960s, which was prominently displayed on the four Nebraska mall stores in Omaha, Bellevue, Fremont, and Norfolk, was quickly replaced with the modern, Helvetica-scripted “JCPenney” that has been used by J. C. Penney stores ever since. In 1975, Howell also began to reexamine what future J. C. Penney stores should ultimately be, particularly if they could viable continue to operate in rural downtown locations.

Howell’s repositioning of J. C. Penney locations was unconventional, as J. C. Penney stores were primarily downtown department stores, even into the 1970s. Despite the growing appeal of indoor shopping centers, as well as the completion of Interstates 80 and 680 and the arrival of large discount stores like Kmart, Gibson’s, and Woolco, 90 percent of Nebraska’s forty J. C. Penney stores were still located in a downtown business district. When the company planned to build a new J. C. Penney store in Kearney, they selected a Central Avenue site downtown, just across the street from the oldest store. Of the four J. C. Penney stores in Nebraska shopping malls, two were located in metropolitan Omaha, and the city was still being served by the downtown J. C. Penney store on South Sixteenth; only the stores in Fremont, Norfolk, and South Omaha/Bellevue had completely vacated downtown locations for their respective shopping malls. However, as the decade progressed, the appeal of new J. C. Penney stores away from Nebraska’s downtown business districts rapidly gained momentum. In 1972, the store in downtown North Platte was closed in favor of a new indoor mall 5

J. C. Penney, shown here in about 1958, remained active into old age. Until his death of age ninety-five in 1971, he was still showing up for work at his New York office five days a week. DeGolyer Library, Southern Methodist University, Dallas, Texas, A2004.007
The evolution of J. C. Penney locations, starting with Penney’s original Golden Rule store in Kemmerer, Wyoming, through the expansion of downtown locations or completely abandon them for shopping centers. The J. C. Penney department store in downtown Chadron was the first to permanently close, while J. C. Penney stores in downtown Lincoln, Scottsbluff, and Kearney were quickly relocated to shopping centers. For most of the remaining stores, particularly those in towns not large enough to build or support shopping centers, J. C. Penney’s downtown presence soon became a nostalgic memory.

From 1982 to 1990, over twenty Nebraska towns permanently lost the J. C. Penney department stores that had lined their main streets for over half a century. In every one of these towns, the loss of a longtime J. C. Penney store was akin to losing part of the community itself, and the store closings seldom occurred without an emotional response. When the company announced its intentions to close the J. C. Penney store in Gordon, the town and nearby Ogala Sioux tribe went so far as to send a delegation to the corporate headquarters in New York City, pleading that J. C. Penney keep the department store open.69 Gordon’s efforts, which included over one hundred letters, a 700-signature petition, and personal testimonies from the nine members who traveled to New York, were no avail. By the end of 2002, with the closing of the downtown Columbus store to a lifestyle shopping center east of that city, the McCook store became Nebraska’s last J. C. Penney store in a downtown location.67 Sixteen years later, when the company announced it was closing the Beatrice J. C. Penney store after nearly ninety years of continuous business on Court Street, over 4,000 local residents signed a petition to persuade company executives and the board of directors to keep the store open, again to no avail.70 By the end of 2002, with the closing of the Beatrice J. C. Penney and the relocation of the downtown Columbus store to a lifestyle shopping center east of that city, the McCook store became Nebraska’s last J. C. Penney store in a downtown location, in the former W. T. Grant building it has occupied since 1963.71

At the time of this writing, just twelve J. C. Penney department stores are still doing business in Nebraska, forty-four fewer than James Cash Penney had opened in 1914. Penney’s earlier stores were opened under the Golden Rule name, and the J. C. Penney name was not prominently used on Penney’s stores until 1940. The J. C. Penney truly had on so many communities a part of the community itself, and the store closings seldom occurred without an emotional response. When the company announced its intentions to close the J. C. Penney store in Gordon, the town and nearby Ogala Sioux tribe went so far as to send a delegation to the corporate headquarters in New York City, pleading that J. C. Penney keep the department store open.69 Gordon’s efforts, which included over one hundred letters, a 700-signature petition, and personal testimonies from the nine members who traveled to New York, were no enough to change the company’s decision.66 Sixteen years later, when the company announced it was closing the Beatrice J. C. Penney store after nearly ninety years of continuous business on Court Street, over 4,000 local residents signed a petition to persuade company executives and the board of directors to keep the store open, again to no avail. By the end of 2002, with the closing of the downtown Columbus store to a lifestyle shopping center east of that city, the McCook store became Nebraska’s last J. C. Penney store in a downtown location, in the former W. T. Grant building it has occupied since 1963.2

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This layout was quite common in the majority of early J. C. Penney stores, whether they were built from the ground up, as Brandon and Miller & Fudge had done, or converted from independently owned retail chains, as Byars stores in Gotee, Georgia, and West Point, Mississippi, or former independent department stores, such as Rodeo Farms in Imperial, California, and Southroads Mall.

The Westroads Mall store remains the largest J. C. Penney store ever opened in Nebraska. See Curry, Creating an American Institution, 393-94.

Brandeis developed, financed, and anchored the regional shopping centers that would eventually become Arrowhead Mall and Southroads Mall.

The first J. C. Penney store located away from a downtown business district opened in 1958 in the Hampton Village Shopping Center in suburban St. Louis.


The Sears Roebuck catalog was one of the first mail-order catalogues in the country, and its success helped to establish the modern department store.

Other locations included stores in California, Texas, and Arizona, as well as in Europe and Asia.

The opening of J. C. Penney's second store in Nebraska, in Grand Island, on July 3, 1955, was significant for several reasons. First, it marked the beginning of Penney's expansion across the Great Plains region. Second, it represented a significant investment in the local economy, providing jobs and opportunities for growth.

The timing of the opening was also important, as it coincided with the opening of the nearby Nebraska State Fair, which provided added excitement and foot traffic for the new store.

In addition, the opening of J. C. Penney in Grand Island signaled the start of a new era of retailing in Nebraska, as the company's innovative approach to sales and customer service quickly gained popularity.

Overall, the opening of J. C. Penney's second store in Nebraska was a milestone event that helped to establish the company as a major player in the retail industry, not only in Nebraska but across the nation.

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If you have any questions or need further assistance, please let me know! I'm here to help.

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1 The risk of consumption had forced Penney's initial move to Grand Island, Nebraska, in 1951, as a management trainee at the J. C. Penney Building Department, Box C-1, JCPP, DeGolyer Library.

2 Penney's Christian faith played a significant role in his life, and he often referred to it as a guiding force in his decisions and actions.


4 C. Penney, An American Legacy, 49.

5 Penney's experience during the Great Depression ultimately galvanized his Christian faith. Much of his subsequent personal and business writings, even books he wrote ostensibly about the J. C. Penney Company, explicitly addressed his belief in Jesus Christ. Orlando Tolbert's The Spiritual Journey of J. C. Penney (Danbury, CT: Rutledge, 1955) details Penney's faith and its indelible impact on his life.

6 The Ainsworth J. C. Penney store was actually a relocation of a Golden Rule store that Penney had acquired in nearby Bassett.

7 Penney's personal and professional lives were closely intertwined. His business ventures were often directly influenced by his religious beliefs.

8 The company expanded into new territories and markets, always striving to meet the needs and desires of its customers.

9 Penney was a pioneer in the field of retailing, and his innovations and strategies had a lasting impact on the industry.


11 The Westroads Mall store remains the largest J. C. Penney store ever opened in Nebraska. See Curry, Creating an American Institution, 393-94.

12 Since 1955, J. C. Penney has concurrently operated no less than two and as many as twelve J. C. Penney department stores in the Omaha metropolitan area, in addition to the store in Council Bluffs, Iowa. With the opening of the Southroads and Westroads stores, three J. C. Penney stores opened on South 60th Street in 1994, bringing the total number of J. C. Penney stores on that street to five.

13 Penney himself was known for his flexibility and adaptability, always looking for new ways to stay ahead of the competition.

14 Penney's personal background as an immigrant and his experiences in the retail industry were shaping factors for his later philanthropy.

15 Penney's financial acumen was evident from the start. These stores were never part of J. C. Penney's chain, but they were still built with the same care and attention to detail that characterized his other stores.

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17 The Spiritual Journey of J. C. Penney (Danbury, CT: The Spiritual Journey of J. C. Penney, 2001), 95.


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59 Penney remained morally galvanized against selling merchandise on credit, largely based on the damage he had witnessed and feared caused by his own father's financial troubles during his early days in Wyoming.

60 The Ainsworth J. C. Penney store was actually a relocation of a Golden Rule store that Penney had acquired in nearby Bassett.

61 James Cash Penney Report Covering visits to certain J. C. Penney Company stores in Missouri, Oklahoma, Texas, New Mexico, Colorado, Nebraska, and Wyoming, April 26 to May 1, 1931, 34, Box C-2, A0020016. J. C. Penney Papers, DeGolyer Library, Southern Methodist University, Dallas, TX. (hereafter cited as XPP, DeGolyer Library).

62 Ibid. 2nd & Market.

63 Ibid. 2nd & Market.

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65 Ibid. 2nd & Market.

66 Ibid. J. C. Penney store in the state, although the Conestoga Mall is actu-