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READ ANYWHERE, ANYTIME

The Christmas Present Assurance Company

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I was so worn out when I got home on the Saturday before Christmas Day that I was obliged to go straight off to bed. You see, I had been out shopping all day, buying Christmas presents. It is an old custom in our family to give every member a present at Christmas time. It is not the price of the gift we value so much as the affectionate spirit it shows.

And yet, for all that, we are every one of us always more touchy after our Christmas shopping than at any other time in the year. Indeed, it was to escape from the general irritation just as much as from over-fatigue that I was glad to get off to bed early that evening.

I fell asleep directly I got between the blankets, and presently, I dreamed the most extraordinary dream.

In the first place, I dreamed that I was an old and valued contributor to the public press—a sufficiently wild idea, considering that I have at home a large box full of manuscripts returned with the editor's compliments and regrets. Then I found myself entering an office on the door of which was inscribed: **The Christmas, Wedding, and Birthday Present Assurance Company.**

The manager of the company received me cordially.

"Yes," he said in reply to my queries.

And then, at once, it flashed upon me that I must be interviewing him for an article.

"Yes, the idea of our company has caught on, and we are doing a rattling business already."

"What precisely is the object of your business?" I inquired—or at least I dreamed I did. I remember feeling pleased that I was doing this thing in the right style.

"Why, to save people the trouble and expense of buying Christmas, birthday, and wedding presents," was the reply. "You see, everyone has to give such gifts nowadays, and to people with many relations and friends, it is becoming an important item of expenditure as well as a serious call on their time."

"You know how you feel yourself when Christmas is drawing near, or a friend is going to be married, or a birthday in the family is approaching. You say to yourself, 'I must give so-and-so a present, but I'm sure I don't know what to get, and I really can't afford the time just now to spend half a day ransacking the shops.' And so you put the thing off till it can't be postponed any longer. Then you go, in desperation, into the first shop you come to and either spend twice as much as you meant to, or buy something which you are ashamed to send."

"Yes, that's so," I said. "But how do you propose to help me?"

"By taking the whole thing off your hands! You take out a policy with us, pay a year's premium, and we choose and pay for the presents you have occasion to give in the year."

"But who judges what I ought to give?" I asked, remembering how long I had discussed with myself whether my wife's aunt would be offended if I left her out this year.

"Oh, trust that to us! We have experts in etiquette who can decide these points to a nicety. Now, suppose you want a general policy covering all sorts of presents. Well, you are a middle-class man with a small family, a moderate number of relations, and a not very large circle of middle-class friends.

"Our actuary would probably estimate our risk in taking you at about £15 per annum. For that, we should undertake to give your wife and children each two suitable presents during the year—Christmas and birthday. Then we should give one present each, probably at Christmas, to half a dozen selected relations annually. We should also send wedding presents to such of your friends as might be married during the year."

"That last would be an uncertain item, would it not?" I queried.

"A little so, perhaps, but one year balances another. You see, we have a very strict set of rules drawn up by a committee of authors of etiquette primers as to what persons are called upon to give one another wedding presents. When you want us to send a wedding gift on your behalf, you would have to prove either that the bridegroom or bride had given such a present to you or your wife, or that you were in the habit of taking at least one meal a month in the house of the parents of one or other of the happy pair. Afternoon teas don't count as meals.

"In the case of old schoolfellows, we don't admit liability unless an uninterrupted correspondence has been maintained since separation. In the case of ladies, we require at least monthly letters. We have not so far had an instance of a man wishing us to give a present to an old school chum."

"And do I have no voice in the selection of the gifts?" I asked.

"You may, if you like, within certain fixed limits, but we recommend our clients to leave the matter entirely in our hands. You see, from our large experience, we are thoroughly qualified to decide matters of the greatest delicacy. Already, we have statistics carefully compiled which show the precise age to a month at which rattles and India-rubber suckers begin to pall on infants. We can also advise with confidence as to when it is safe to entrust young children with tin soldiers, mechanical toys, etc., which it would do them harm to suck or swallow.



"In cases of special difficulty, we usually ask for photographs of the recipients. By a glance at a boy's tie or boots, we can always tell whether he will most appreciate a book or a Malacca cane. And if a girl has her hair up, we know we are safe in sending gloves or trinkets."

"Do the gifts you send usually give satisfaction?"

"In nearly all instances. You see, our experience is so valuable. In delicate cases, such as mothers-in-law and maiden aunts, we never commit the common blunder of giving such ladies a costly present one year and nothing the next. More family quarrels are caused by the sudden stopping of presents previously given than by not making any gifts at all.

"But perhaps you would like to see our storerooms? Walk this way."

I followed my guide into a large warehouse that had all the appearances of a fancy fair. One counter looked like a toy shop, another resembled a tobacconist's, a third a bookseller's, and so on.

In the children's section, I found a very large assortment of ingenious mechanical toys and puzzles. But I looked in vain for the Noah's arks, picture books, and fairy tales that had delighted my own childhood.

"Have children's tastes changed so?" I asked.

"No," was the reply. "The children still like them, but nowadays, toys like pantomimes and circuses, though ostensibly for the children, have to interest and amuse the parents as well. This toy music hall, for example, with its automatic skirt dancers and knockabout artists, is a very popular line. So are these musical boxes that play all the latest Koster songs. Both are presents sure to give satisfaction for children from one year old upwards. But come this way,

and I will show you our latest development.”

So saying, the manager led me into an adjoining room, which, to my amazement, was filled with colanders, saucepans, brooms, basins, and other miscellaneous domestic utensils.

“What?” I exclaimed. “You don’t mean to say that people give useful things like these as presents! Why, the Millennium must be approaching!”

The manager smiled.

“No,” he said. “This is a separate undertaking from the present assurance. We call this **The Wedding Present Clearing House**. All the articles you see on this shelf are marked equivalent to salad bowls. A salad bowl is a very favorite article for a wedding present—it is handsome, genteel, not too expensive, and it looks well in a printed list of gifts.

“The result is that it is not uncommon for a young married couple to receive from ten to twenty of these bowls. Well, one salad bowl is quite sufficient for a family of two persons, even if they are vegetarians, so something must be done with the others. Some ladies make them up into flower vases, but many now bring them to us and exchange them for any of the useful articles on this shelf that they may need.

“We are glad of the bowls, which we send out again in our next batch of wedding gifts. The articles on the next shelf are a better class of goods. We give them in exchange for silver candlesticks or side dishes, of which young couples usually have a large surplus.”

“I wish your Clearing House had been in existence when I married,” I exclaimed, with a distant recollection of a number of silver articles that my wife put away years ago in tissue paper and that now never see the light.

“Perhaps even now it is not too late—”

“What do you say, Madeline, my dear?” I asked, turning to my wife, who now seemed to be by my side.

“What’s that you’re talking about?” came the reply, in my wife’s voice. “I asked you to go to the nursery to see what’s the matter with the children. They’ve been crying for the last ten minutes. I think one of them must have tumbled out of bed.”

I hurriedly pulled on some clothes and sallied forth. I found my two youngsters sitting on their bed and howling. It appeared they had gotten up in the middle of the night to see what Santa Claus had put in their stockings, and they were weeping because there was only one layer in the boxes of chocolates instead of two, like last year.

I comforted them with promises of another box each and went back to bed.

“It’s disgraceful,” I said to my wife. “I shall write to the company about it tomorrow morning.”

Madeline stared at me. And then I remembered that I had bought the chocolates myself, at a bargain at the confectioner’s round the corner, and that the **Christmas, Wedding, and Birthday Present Assurance Company** was only a dream.

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