



The New Zealand Graphic

AND LADIES' JOURNAL.

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SOME little time ago there appeared in the columns of a London paper, the *Times* in point of fact, an article entitled 'The Social Demands Insurance Company,' in which a modest proposal was made for the relief of a good many people who find the demands made upon their fortunes by our social customs somewhat oppressive. The writer recommended that we should look upon all such demands in the same light as we do the other misfortunes of life—losses by fire or by accident, for instance—and insure ourselves against them after the same fashion. We are all liable to certain sudden and unexpected calls upon our generosity. Subscriptions for the relief of sufferers by some great catastrophe; for raising testimonials—statues, painted windows, pictures—to the worth of some distinguished friend; for the maintenance of families left destitute by the death of some distant acquaintance; for the carrying on of good works; for the formation of cricket clubs; for schools, hospitals, charities, and a thousand other objects, all of them, no doubt, extremely deserving of our money, but none the less irksome in their importunity. These demands, we must confess, are easily and not infrequently avoided by the comfortable excuse that money has already been given to some similar object, or by the more simple expedient still, of ignoring the appeal, for, in spite of printed lists, there is little or no odium attached to the man whose name is not to be found in the catalogue of benevolence. Other claims, however, there are upon our purses which, although they do not make themselves actually heard, we dare not ignore, and from which we cannot excuse ourselves. How can any man find a decent excuse in the matter of wedding-presents? or who is there brave enough to refuse compliance with the social regulation which expects him to honour the marriage of friends with a gift? Without exaggeration, we would place the rate of demand upon an average person at no less than five wedding presents in the course of a year. Add this to the many other joyful occasions which he is expected to honour in a similar manner, and it will be seen that friendship is a luxury upon which society has placed no light tax. If it were only our intimate friends who expected these gifts from us, we should not grumble; but nowadays, even our new acquaintances think themselves entitled to the same consideration; and modern visiting-lists are long. The writer of the article to which we have alluded, takes it for granted that our chief aim is to fulfil this social duty as cheaply as possible, and suggests that, whereas it is difficult for the individual to allow himself to appear stingy, no one would be able to resent the economy of a company. Wherefore, he would have an Insurance Company, to which individuals should subscribe at the rate of so much a year, and which would in turn fulfil all these and like obligations for them at the cheapest possible rate. The conceit is not a particularly brilliant one, but there is a good deal of truth underlying the satire.

The value of wedding presents and similar gifts from a sentimental point of view can be fairly accurately gauged from the fact that we do, as a general rule, really desire to acquit ourselves of the obligation to give them as cheaply as possible. That, for the most part, is the spirit in which we make wedding presents to our acquaintances; and the spirit in which our acquaintances receive them is in no degree less matter-of-fact,—we would not like to say sordid. It stands to reason that it must be so. An average list of wedding presents numbers no less than a hundred of these pledges of attachment. It is reasonable to believe that any young married couple, however rich in friends, possess a hundred friends of whose friendship they would care to preserve a tangible memento? A hundred friends, whose gifts would be acceptable, not for their intrinsic value, but as souvenirs of a tender affection, and be treasured for the sake of the giver alone! The thing is incredible. Ten, perhaps, or even twenty; but a hundred is beyond all human capacity.

Wherefore, it is only fair to argue that by far the greater part of these presents are made simply in conformity with a prevalent fashion, and that they have no other meaning than an ordinary and formal expression of good-will, and no other value in the eyes of their recipients than their original cost and their future utility. There can be no sentiment attached to a transaction of that kind, and we need hardly be surprised that an invitation to a wedding is looked upon by a good many people, not rich in this world's goods, as a positive calamity. They know that their fellow-guests will give wedding-presents, and they have not the courage to attend empty-handed, or even to accommodate their own gifts to the measure of their affection or the scantiness of their means. To do them justice, it must be confessed that it is not pleasant to be invited to an inspection of these tributes, arranged for public view and neatly ticketed with the names of their respective donors, and to know that their own name is entirely unrepresented or is painfully conspicuous by the meagreness of the present which it accompanies. What a peculiarly disagreeable custom it is of parading all these presents with the names of the givers attached to them, as if it were a part of the wedding ceremony, and—what is still worse—of publishing a full and complete list of these afterwards in half-a-dozen newspapers! For whose sake are provided these columns devoted to an inventory of the newly-married couple's goods? The barbaric display of these gifts themselves is sufficiently out of place in our Western civilisation; but not even the most remote East would be guilty of that other vulgar ostentation. What is the meaning of the custom? 'Know all men by these presents what a highly-considered couple we are, and how well provided with wealthy friends!' It cannot very well mean anything else; and yet that can hardly be said to be a proclamation which reflects much credit on the part of those who issue it. And if the giving of presents is a heavy tax, the receipt of them is just as often a nuisance. 'What!' cried an unfortunate *fiancee*, 'another set of salt-spoons! That makes the tenth set of salt-spoons, and another letter of thanks to write.' It is difficult to be grateful for four more silver salt-spoons when one already possesses forty, or for an electroplated mustard pot, when sufficient silver mustard pots have been lavished upon one to furnish an hotel. The wish to combine economy with a gift which is at once useful and showy, naturally suggests the purchase of silver mustard-pots, cream-jugs, salt-cellars, and sugar-basins, and the number of these articles which find their way into second-hand silver shops is something surprising—indeed, there are many of these shops whose windows are filled with nothing else, for that is the ultimate destination of a good many wedding-presents. If anybody doubts it, he has only to consult the advertisement-sheet of the newspaper, and he will find several silversmiths who openly advertise the purchase or the exchange of wedding-gifts. Here, for example, is another kind of advertisement, cut from the first newspaper which we have taken up at random:

WEDDING-PRESENT (announced).—Silver-mounted CARVERS, W with stag-horn handles, in lovely case, comprising meat-carvers, game-carvers, and fitted steel; most elegant present; cost £4 4s; accept £2s; approval free.—Write Mrs., etc.

'Rich gifts,' we know, 'wax poor when givers prove unkind.' How very unkind must the giver of this 'most elegant present' have proved, to have brought down the value from four guineas to twenty-five shillings! It is more charitable to suppose that dire necessity alone compels the grateful recipient of the 'lovely case' and its carvers to part with them for ready cash. Observe that the gift is unused—alas! of what use are meat-carvers or game-carvers when there is no joint to carve, much less a pheasant? Far better would it have been in such a case if the wedding-guest had made a present of the four guineas at once. Indeed, we are inclined to think that the substitution of cheques for useless and costly articles—a practice which seems to be gradually growing in favour—had much better be universally adopted, not only for the sake of the bride and bridegroom, but also for that of their more distant acquaintances, who can hardly offer money, and will, therefore, feel themselves free from any obligation to give at all. As it is, the attitude of the newly-married ones towards their presents is a purely mercenary one—they look upon them, as Mr Wemmick did, as 'portable property,' and value them accordingly; and the feeling of their acquaintances is generally one of simple annoyance at having to disburse money upon an occasion which interests them little or nothing. If only people would have the moral courage to resist claims of this kind, the nuisance would speedily cease; but there are few people who are sufficiently courageous to brave public opinion and the possible reputation of stinginess. It is curious to note that only very rich people can bring themselves to behave shabbily on these occasions, and that while

the poor man devotes half a week's income in the purchase of a pair of silver candlesticks, the millionaire will complacently present a bride—who may even be a near relative—with the princely gift of a silver thimble.

But wedding-presents are but one form of the social demands to which we are liable. The disagreeable question, 'How small a sum can I decently give?' is one which we are perpetually asking ourselves. There seems to be a race of busybodies who occupy themselves solely in getting up subscriptions for the fulfilment of projects in which we are supposed to be concerned, but which do not at all appeal to our cheerful generosity. The head-master of the school which once had the honour of educating us retired, and straightway one of these gentlemen starts into activity, and fires off a series of letters to all his old schoolfellows. 'Dr. So-and-so, whom we all loved and revered, is about to relinquish his duties, etc. It is proposed to present him with some testimonial of the affection of his quondam pupils in the form of a full-length portrait in oils. Will you kindly inform me of the amount of the assistance which we may expect from you. It has been resolved to limit the individual subscription to ten guineas.' Ten guineas! Our first thought was to send ten shillings—a sum which far exceeds the love which we bore the revered doctor. Then, after more mature reflection, our resolution fails us; we dare not have the courage of our opinions, and we are by no means cheerful givers of the cheque which finally swells the list of the doctor's admirers. Why should we have given anything at all? Why should we weakly accede to the request of a friend who solicits aid on behalf of an institution for decayed Punch-and-Judy men? We may have no interest in these unfortunate gentlemen; we may even regard their exhibition as an extremely immoral one; and yet we give, simply because that friend who importunes us on their behalf is one who will not be denied. Nobody but a very rich man likes to be considered illiberal, and it is a cowardly disinclination to incur that charge which prompts our generosity in most of these instances. Certainly it would be a great comfort on these occasions to be able to refer the applicants to a 'Social Demands Insurance Company,' and to inform them that all our charity is done through its agency,—for there would be no need to give them any further information as to whether our yearly subscription to the said institution was fifty pounds or fifty shillings. Unfortunately, the facetious suggestion of the writer in the *Times* is not capable of realisation; though we admit with sorrow that it is just as likely to be realised as a change in our way of thought. Society will still go on levying blackmail, and we shall still continue to pay it meekly, however much we may grumble at the infliction.

AT THE REGATTA.

ELDERLY MAIDEN (out rowing with a possible suitor and a little sister, who is frightened by the waves): 'Theodore! if you are so nervous now, what will you be at my age?' Little Sister (meekly): 'Thirty-seven, I suppose.'

WEY

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