He wanted it, he dreamed of it, he hankered after it, as an addict after his opiate. Once the notion of a big beautiful house had lodged itself in his imagination, Tay Soon nurtured it until it became the consuming passion of his life. A house. A dream house such as he had seen on his drives with his wife and children along the roads bordering the prestigious housing estates on the island, and in the glossy pages of Homes and Modern Living. Or rather, it was a house which was an amalgam of the best, the most beautiful aspects of the houses he had seen. He knew every detail of his dream house already, from the aluminum sliding doors to the actual shade of the dining room carpet to the shape of the swimming pool. Kidney. He rather liked the shape. He was not ashamed of the enthusiasm with which he spoke of the dream house, an enthusiasm that belonged to women only, he was told. Indeed, his enthusiasm was so great that it had infected his wife and even his children, small though they were. Soon his wife Yee Lian was describing to her sister Yee Yeng, the dream house in all its perfection of shape and decor, and the children were telling their cousins and friends. “My daddy says that when our house is ready...”

They talked of the dream house endlessly. It had become a reality stronger than the reality of the small terrace house which they were sharing with Tay Soon’s mother, to whom it belonged. Tay Soon’s mother, whose little business of selling bottled curries and vegetable preserves which she made herself, left her little time for dreams, chucked her tongue and shook her head and made sarcastic remarks about the ambitiousness of young people nowadays.

“What’s wrong with this house we’re staying in?” she asked petulantly. “Aren’t we all comfortable in it?”

Not as long as you have your horrid ancestral altars all over the place, and your grotesque sense of colour—imagine painting the kitchen wall bright pink. But Yee Lian was tactful enough to keep the remarks to herself, or to make them only to her sister Yee Yeng, otherwise they were sure to reach the old lady, and there would be no end to her sharp tongue.

The house—the dream house—it would be a far cry from the little terrace house in which they were all staying now, and Tay Soon and Yee Lian talked endlessly about it, and it grew magnificently in their imaginations, this dream house of theirs with its timbered ceiling and panelled walls and sunken circular sitting room which was to be carpeted in rich amber. It was no empty dream, for there was much money in the bank already. Forty thousand dollars had been saved. The house would cost many times that, but Tay Soon and Yee Lian with their good salaries would be able to manage very well. Once they took care of the down payment, they would be able to pay back monthly over a period of ten years—fifteen, twenty—what did it matter how long it took as long as the dream house was theirs? It had become the symbol of the peak of earthly achievement, and all of Tay Soon’s energies and devotion were directed towards its realization. His mother said, “You’re a show-off, what’s so grand about marble flooring and a swimming pool? Why don’t you put your money to better use?” But the forty thousand grew steadily, and after Tay Soon and Yee Lian had put in every cent of their annual bonuses, it grew to forty-eight thousand, and husband and wife smiled at the smooth way their plans were going.
It was a time of growing interest in the stock market. The quotations for stocks and shares were climbing the charts, and the crowds in the rooms of the broking houses were growing perceptibly.

Might we not do something about this, Yee Lian said to her husband. Do you know that Dr. Soo bought Rustan Banking for four dollars and today the shares are worth seven dollars each? The temptation was great. The rewards were almost immediate. Thirty thousand dollars’ worth of NBE became fifty-five thousand almost overnight. Tay Soon and Yee Lian whooped. They put their remaining eighteen thousand in Far East Mart. Three days later the shares were worth twice that much. It was not to be imagined that things could stop here. Tay Soon secured a loan from his bank and put twenty thousand in OHTE. This was a particularly lucky share; it shot up to four times its value in three days.

“Oh, this is too much, too much,” cried Yee Lian in her ecstasy, and she sat down with pencil and paper, and found after a few minutes’ calculation that they had made a cool one hundred thousand in a matter of days.

And now there was to be no stopping. The newspapers were full of it, everybody was talking about it, it was in the very air. There was plenty of money to be made in the stock exchange by those who had guts—money to be made by the hour, by the minute, for the prices of stocks and shares were rising faster than anyone could keep track of them! Dr. Soo was said—he laughingly dismissed it as a silly rumour—Dr. Soo was said to have made two million dollars already. If he sold all his shares now, he would be a millionaire twice over. And Yee Yeng, Yee Lian’s sister, who had been urged with sisterly goodwill to come join the others make money, laughed happily to find that the shares she had bought for four twenty on Tuesday had risen to seven ninety-five on Friday—she laughed and thanked Yee Lian who advised her not to sell yet, it was going further, it would hit the ten dollar mark by next week. And Tay Soon both laughed and cursed—cursed that he had failed to buy a share at nine dollars which a few days later had hit seventeen dollars! Yee Lian said reproachfully, “I thought I told you to buy it, darling,” and Tay Soon had beaten his forehead in despair and said, “I know, I know, why didn’t I! Big fool that I am!” And he had another reason to curse himself—he sold five thousand West Parkes at sixteen twenty-three per share, and saw, to his horror, West Parkes climb to eighteen ninety the very next day!

“I’ll never sell now,” he vowed. “I’ll hold on. I won’t be so foolish.” And the frenzy continued. Husband and wife couldn’t talk or think of anything else. They thought fondly of their shares—going to be worth a million altogether soon. A million! In the peak of good humour, Yee Lain went to her mother-in-law, forgetting the past insults, and advised her to join the others by buying some shares, she would get her broker to buy them immediately for her, there was sure money in it. The old lady refused curtly, and to her son later, she showed great annoyance, scolding him for being so foolish as to put all his money in those worthless shares. “Worthless!” exploded Tay Soon. “Do you know, Mother, if I sold all my shares today, I would have the money to buy fifty terrace houses like the one you have?”

His wife said, “Oh, we’ll just leave her alone. I was kind enough to offer to help her make money, but since she’s so nasty and ungrateful, we’ll leave her alone.” The comforting, triumphant thought was that soon, very soon, they would be able to purchase their dream house; it would be even more magnificent than the one they had dreamt of, since they had made almost a—Yee Lian preferred not to say the sum. There was the old superstitious fear of losing something when it is too often or too directly referred to, and Yee Lian had cautioned her husband not to make mention of their gains.

“Not to worry, not to worry,” he said jovially, not superstitious like his wife, “After all, it’s just paper gains so far.”

The downward slide, or the bursting of the bubble as the newspapers dramatically called it, did not initially cause much alarm, for the speculators all expected the shares to bounce back to their original strength and hence continue the phenomenal growth. But that did not happen. The slide continued.

Tay Soon said nervously, “Shall we sell? Do you
think we should sell?” but Yee Lian said stoutly, “There is talk that this decline is a technical thing only—it will be over soon, and then the rise will continue. After all, see what is happening in Hong Kong and London and New York. Things are as good as ever.”

“We’re still making, so not to worry,” said Yee Lian after a few days. Their gains were pared by half. A few days later, their gains were pared to marginal.

There is talk of a recovery, insisted Yee Lian. Do you know, Tay Soon, Dr. Soo’s wife is buying up some OHT and West Parkes now? She says these two are sure to rise. She has some inside information that these two are going to climb past the forty dollar mark—

Tay Soon sold all his shares and put the money in OHTE and West Parkes. OHTE and West Parkes crashed shortly afterwards. Some began to say the shares were not worth the paper of the certificates.

“Oh, I can’t believe, I can’t believe it,” gasped Yee Lian, pale and sick. Tay Soon looked in mute horror at her.

“All our money was in OHTE and West Parkes,” he said, his lips dry.

“That stupid Soo woman!” shrieked Yee Lian. “I think she deliberately led me astray with her advice! She’s always been jealous of me—ever since she knew we were going to build a house grander than hers!”

“How are we going to get our house now?” asked Tay Soon in deep distress, and for the first time he wept. He wept like a child, for the loss of all his money, for the loss of the dream house that he had never stopped loving and worshipping.

The pain bit into his very mind and soul, so that he was like a madman, unable to go to his office to work, unable to do anything but haunt the broking houses, watching with frenzied anxiety for OHTE and West Parkes to show him hope. But there was no hope. The decline continued with gleeful rapidity. His broker advised him to sell, before it was too late, but he shrieked angrily, “What! Sell at a fraction at which I bought them! How can this be tolerated?”

And he went on hoping against hope.

I have the money for his funeral, and I shall give him the best! He wanted a beautiful house all his life; I shall give him a beautiful house now!

He began to have wild dreams in which he sometimes laughed and sometimes screamed. His wife Yee Lian was afraid and she ran sobbing to her sister who never failed to remind her curtly that all her savings were gone, simply because when she had wanted to sell, Yee Lian had advised her not to.

“But what is your sorrow compared to mine,” wept Yee Lian, “see what’s happening to my husband. He’s cracking up! He talks to himself, he doesn’t eat, he has nightmares, he beats the children. Oh, he’s finished!”

Her mother-in-law took charge of the situation, while Yee Lian, wide-eyed in mute horror at the terrible change that had come over her husband, shrank away and looked to her two small children for comfort. Tight-lipped and grim, the elderly woman made herbal medicines for Tay Soon, brewing and straining for hours, and got a Chinese medicine man to come to have a look at him.

“There is a devil in him,” said the medicine man, and he proceeded to make him a drink which he mixed with the ashes of a piece of prayer paper. But Tay Soon grew worse. He lay in bed, white, haggard and delirious, seeming to be beyond the touch of healing. In the end, Yee Lian, on the advice of her sister and friends, put him in hospital.

“I have money left for the funeral,” whimpered the frightened Yee Lian only a week later, but her mother-in-law sharply retorted, “You leave everything to me! I have the money for his funeral, and I shall give him the best! He wanted a beautiful house all his life; I shall give him a beautiful house now!”

She went to the man who was well-known on the island for his beautiful houses and she ordered the best. It would come to nearly a thousand dollars, said the man, a thin, wizened fellow whose funereal gauntness and pallor seemed to be a concession to his calling.

That doesn’t matter, she said, I want the best. The house is to be made of superior paper, she instructed, and he was to make it to her specifications. She recollected that he, Tay Soon, had often spoken of marble flooring, a timbered ceiling and a kidney-shaped swimming pool. Could he simulate all these in paper?

The thin, wizened man said, “I’ve never done
anything like that before. All my paper houses for the dead have been the usual kind—I can put in paper furniture and paper cars, paper utensils for the kitchen and paper servants, all that the dead will need in the other world. But I shall try to put in what you’ve asked for. Only it will cost more.”

The house, when it was ready, was most beautiful to see. It stood seven feet tall, a delicate framework of wire and thin bamboo strips covered with finely worked paper of a myriad colours. Little silver flowers scattered liberally throughout the entire structure, gave a carnival atmosphere. There was a paper swimming pool (round, as the man had not understood “kidney”) which had to be fitted inside the house itself, as there was no provision for a garden or surrounding grounds. Inside the house were paper figures; there were at least four servants to attend to the needs of the master who was posed beside two cars, one distinctly a Chevrolet and the other a Mercedes.

At the appointed time, the paper house was brought to Tay Soon’s grave and set on fire there. It burned brilliantly, and in three minutes was a heap of ashes on the grave.

**Activity Options**

1. **Writing Narrative Paragraphs** Write a different conclusion to this story. For example, you might write an ending in which Tay Soon reaps a profit from his investments and attains his dream house. Read your ending aloud to classmates.

2. **Summarizing** Draw a sketch of Tay Soon’s dream house based on your reading of this story. Then post your sketch in the classroom.

3. **Analyzing Causes and Recognizing Effects** Make a chart to illustrate the positive and negative effects of Tay Soon’s quest for his dream house. Then discuss with classmates what lesson you think this story teaches about the pursuit of wealth.