

THE LARGEST BILL OF ALL THE YEAR.

"NEW Year's presents, you see, Mr. Johnson!" said Mr. Henry, pointing to a number of papers which were spread before him on the table, and which, it was evident, were occupying his somewhat anxious attention.

Mr. Henry, we may explain, was a clerk, holding a good position in the office of a large public company, and Mr. Johnson was his minister. It was the evening of New Year's Day; and Mr. Johnson had called, partly that he might wish Mr. Henry and his family a happy new year, but partly also on a little business. Mrs. Henry and the children were in the drawing-room, and Mr. H. had left them for a short time, and was sitting in a little room which he called his study. The postman had just left a number of letters, in which were some of the papers to which Mr. Henry had pointed.

It required only half a glance to see what they were. The headings of most of them, and the lines ruled for pounds, shillings and pence, and the columns of figures, made it quite plain that they were bills.

"Presents, I suppose," said Mr. Johnson, "such as we all get at this time of the year; and I am afraid they are not always quite as welcome as some other presents one gets. For my part, I don't like them, and I take care to have very few of them."

"Indeed!" said Mr. Henry; "and pray how do you manage that?"

"By a very simple method indeed," replied Mr. Johnson; "by paying cash for everything I can. There are a few things I cannot pay for in that way, and I am obliged to wait for the yearly or the half-yearly accounts; but I know pretty well what they are and what they will amount to, so that they cause me no surprise."

"A good plan," said Mr. Henry, "for I must confess that accounts come in now and then which do surprise one. Many of the things had been completely forgotten, and the total amount is often rather startling. We must take your plan this year, and for the future."

"I am quite sure," said Mr. Johnson, "that you will find it more satisfactory than the credit system, and certainly a great deal more economical."

"Well," resumed Mr. Henry, "although there are some things which had been forgotten, and some of our bills are rather larger than I expected, I can still pay all I owe."

"So far good," said Mr. Johnson; "but are you sure you have all your bills before you? Since some have come in which have surprised you, don't you think there may possibly be some others