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*Commercial education at  
home and abroad*

Frederick Hooper, James Graham

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**COMMERCIAL EDUCATION**  
**AT HOME AND ABROAD**



# COMMERCIAL EDUCATION

## AT HOME AND ABROAD

A COMPREHENSIVE HANDBOOK PROVIDING MATERIALS FOR A  
SCHEME OF COMMERCIAL EDUCATION FOR THE UNITED  
KINGDOM, INCLUDING SUGGESTED CURRICULA  
FOR ALL GRADES OF EDUCATIONAL  
INSTITUTIONS

BY

**FREDK. HOOPER**

*Secretary of the Bradford Chamber of Commerce*

AND

**JAMES GRAHAM**

*Inspector for Commercial Subjects and Modern  
Languages to the West Riding  
County Council*



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DEDICATED

TO THE

**Bradford Chamber of Commerce**

AND THE

**London Chamber of Commerce,**

THE PROPOSER AND SECONDER RESPECTIVELY OF THE FOLLOWING

RESOLUTION, WHICH WAS UNANIMOUSLY ADOPTED

AT THE MEETING OF THE

**ASSOCIATION OF CHAMBERS OF COMMERCE,**

HELD AT MIDDLESBROUGH,

*September 15th, 1897.:-*

"That in the opinion of this Association, it is desirable that young persons intended for commercial careers should, besides passing through the ordinary curriculum of a Secondary School, be specially instructed in subjects appertaining to commerce; and that in order to encourage the provision of such instruction, and with a view to securing that the facilities for commercial education in the United Kingdom shall not be inferior to those of any Continental country, it is urgently necessary that Government aid should be extended to the teaching of commercial subjects, as it now is to the teaching of Science and Art."

AND TO THE

**Other Chambers of Commerce**

WHICH HAVE TAKEN AN INTEREST IN COMMERCIAL EDUCATION.

95826



## PREFACE

IN view of the great attention which is now being given to the question of Commercial Education, we have endeavoured in this volume to place before the British public a statement of the provision which has been made abroad for the commercial training of our foreign competitors, in order that commercial men and educationists in this country may be enabled to judge whether in this matter we are keeping pace with other countries.

The scope of the book may be gathered from the table of contents and list of illustrations, but we may mention here that before proceeding to describe what is being done abroad, we give a general review of the question from the British point of view, and then deal seriatim with the essential courses of a British Scheme of Commercial Education.

We also point to the great necessity for a reform in our existing methods of teaching modern languages, and give some idea of the great efforts that are being made in the Schools of Oriental Languages at Berlin, Paris, Vienna, and elsewhere to specially train commercial men for the exploitation of the Eastern and African Markets,

Particulars are also given of the enormous volume of Commercial Education work that is now being carried on in foreign countries, together with Time Tables of commercial institutions of all grades, for both day and evening work.

We next proceed to give particulars of Commercial Education work which is being done in our own country, and deal with the experiment of the Technical Instruction Committee of the County Council for the West Riding of Yorkshire to provide a system of Commercial Education.

Hints and suggestions (based upon our own experience) are then given for the benefit of all who are in any way interested in higher educational work, as to how to organise courses in Modern Languages and Commerce, for both day and evening schools, and we give carefully thought-out courses, which, however, are intended as suggestions only. These courses include schemes for (a) Higher Elementary Schools ; (b) Smaller Technical Schools ; (c) Secondary Schools ; and (d) the Technical College or Technical Department of a University College.

Finally, we give copies of typical examination papers which have been set in connection with the Yorkshire Commercial Education Scheme.

This book will, we trust, be found useful to all who are interested in organising, directing, or supervising educational work and institutions of all grades.

It is perhaps not desirable that we should attempt to graft foreign educational systems on to our own system, but it is essential that, while taking note of all that is being done abroad, we should develop a system of our own in accordance with our opportunities and needs. We feel sure that if our Secondary Schools and Technical Schools and Colleges are only given a fair chance this country can do as well as, if not better than, the Continent, but Imperial grants for *all* branches of education, general and special, are greatly needed, and would act as a most potent stimulus to local effort.

FREDK. HOOPER.

JAMES GRAHAM.

*June, 1901.*



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**PART I**

**GENERAL OUTLINE OF THE  
COMMERCIAL EDUCATION QUESTION**

**A**





# GENERAL OUTLINE OF THE COMMERCIAL EDUCATION QUESTION

## WHAT IS COMMERCIAL EDUCATION?

UNTIL a comparatively recent period the term "Commercial Education" was unknown in this country, and although the movement in favour of such a type of education has of late years made considerable progress, the question "What is Commercial Education?" is still not infrequently put. A man will say, "I know what is meant by a legal education, or a medical education, but I do not understand how *business* can be taught; a knowledge of business is acquired mainly by experience, and is not a matter of book-learning; besides, trade in this country is of so varied a character, and has so many ramifications, that what might be a suitable training for one class of business would be almost useless for another."

We admit the force of this contention—it applies with equal force to other practical courses of study—and we may say at the outset that we are fully sensible of the fact that there are many business matters which cannot be taught, and can only be acquired by experience.

What then do we mean by a Commercial Education? We mean a *practical* education suited to the needs of the present day, and calculated to fit young people intended for business careers for the work they



will have to perform, and to better equip for their work those already in business. This would involve, firstly, a more uniformly satisfactory system of education in Elementary Schools ; secondly, a considerable alteration in the present curricula and methods of teaching in Secondary Schools ; and thirdly, the provision of (a) a Specialised Day Course in commercial subjects and modern languages in Technical Colleges and similar institutions, for the benefit of advanced students, and (b) evening courses for persons already engaged in business.

#### ELEMENTARY EDUCATION

As regards *Elementary Education* in Elementary Schools and in the Junior Departments of Secondary Schools, all we propose is that a solid foundation should be laid, on which a superstructure—commercial or otherwise—may be satisfactorily raised. We do not suggest that there should be any specialising at this stage, or that young persons intended for business careers should have an education different in any respect from that given to others who are not intended for business. Nor do we suggest that any additional subjects should be taught ; on the contrary, we are of opinion that the present range of subjects might with advantage be curtailed. What is wanted here is principally that *Reading, Writing, and Arithmetic* should be thoroughly well taught. It is the general experience of business men that the Writing and the Arithmetic of boys emerging from the Elementary Schools leave much to be desired. *English Grammar, Spelling, and Composition* should also receive careful attention. *Geography* should be well taught—not in the “dry as dust” fashion in vogue in some schools,

but with more regard to the "human" aspect of the subject, if we may use such a term. When properly taught geography is a most interesting subject. *History*, more especially English History, should receive more attention and should be taught in a more interesting manner than at present. It has been well said that if Germany had such a history as England has the teaching of history would be one of the most prominent features in German schools. These subjects, with the addition of *Drawing*, some *Manual Instruction*, and the elementary stages of *one foreign language*, are all that need be attempted in Elementary Schools. The "Science" now taught in Elementary Schools might well be deferred to a later stage, or take the form of object lessons from Nature only.

*Elementary Education Time Table* (suggestive only).  
Elementary or Junior School (8 or 9 to 13 years of age).

English	...	...	...	...	...	7	lesson-periods.
German or French	...	...	...	...	...	5	"
Arithmetic	...	...	...	...	...	6	"
Geography	...	...	...	...	...	2	"
History	...	...	...	...	...	2	"
Drawing	...	...	...	...	...	2	"
Manual Instruction	...	...	...	...	...	2	"
Object Lessons from Nature until about 12 years of age, followed by a prepara- tory course in Physics and Chemistry...						4	"
						<u>30</u>	lesson-periods weekly.

It should be borne in mind that good English (written and oral), good arithmetic, good writing and figuring, neatness and accuracy, are the first qualifications which are looked for in Juniors; business men complain that they do not and, generally speaking, cannot find youths possessing these qualifications, and that the absence

of them nullifies other (and probably valuable) qualifications possessed by applicants for situations.

#### SECONDARY EDUCATION

We now come to *Secondary Education*, by which we mean the education given in the higher forms of Grammar Schools and similar institutions. Here, in the case of young men intended for business pursuits, Latin and Greek should be displaced by Modern Languages, taught in a rational manner, as described further on. The subjects of the Elementary Schools and of the Junior Departments of Grammar Schools should be continued and developed, a practical direction being given to each, but the education given to all should be kept general for another two years, that is up to the age of about 15.

At present many Secondary Schools are carried on as Schools of Science, owing to the grants which may be earned on Science courses, and students in such schools are practically forced to take up these Science courses, often to the neglect of other, and, considering their future careers, more useful courses. No improvement in this respect can be hoped for until the Government abandon the present policy of *only* awarding grants for courses consisting mainly of Science, for it cannot be expected that schools will take up non-grant-earning courses, and thereby sacrifice a valuable source of annual income, of from £5 to £7 per individual. Commercial courses should be placed on the same footing for earning grants as Science courses now are or may be in any new scheme of grants. When this comes about we venture to predict that it will cause a revolution in our present Secondary School curricula in commercial and industrial centres.

*Secondary Education Time Table No. 1* (suggestive only). Senior School (roughly from 13 to 15 years).

English	...	...	...	6	lesson-periods per week.
German	...	...	...	4	" "
French	...	...	...	4	" "
Arithmetic	...	...	...	3	" "
Algebra	...	...	...	2	" "
Geometry	...	...	...	1	" "
Geography	...	...	...	2	" "
History	...	...	...	2	" "
Drawing	...	...	...	2	" "
Physics	...	...	...	3	" "
Chemistry	...	...	...	3	" "
				<u>32</u>	lesson-periods per week.

*Secondary Education Time Table No. 2* (suggestive only). Introductory Commercial Course (15 to 17 years of age), preparing youths for more advanced specialised Day Schools of Commerce at Technical Colleges, and giving those about to leave school some insight into the machinery and organisation of business. Educationists will notice that the course recommended is strictly educational up to 17 years of age.

English	...	...	...	4	lesson-periods.
German	...	...	...	5	" "
French	...	...	...	5	" "
Arithmetic and Algebra, applied to Commerce	...	...	...	5	" "
Commercial Geography and History	...	...	...	4	" "
Commercial Practice (Business Methods)	...	...	...	2	" "
Book-keeping	...	...	...	2	" "
Commercial Economics	...	...	...	1	" "
Science bearing upon Raw Materials	...	...	...	4	" "
				<u>32</u>	lesson-periods per week.

#### COMMERCIAL EDUCATION

*When a thoroughly sound general education has been acquired, a specialised Day or Evening Com-*

mercial Course provided by the local Technical College may be entered upon. This is dealt with later on.

In the case of boys already in business this will necessitate attendance at evening courses. A complete course will comprise English Language and Composition, Book-keeping in the more advanced stages, Commercial Arithmetic and Mathematics, Modern Languages, Business Methods (Commercial Practice), Elementary Banking, Commercial Geography, Commercial History, Commercial Economics (Principles of Commerce), the theory and practice of Statistics, and Commercial Law.

In organising a scheme of Commercial Education it must be borne in mind that no amount of supplementary training acquired in later life and in spare time can fully make up for the lack of thorough, continuous training given through the period of youth; while it is difficult, nay impossible, for a youth to obtain by evening work alone the same mastery of a subject as by continuous day study. Every endeavour should therefore be made, by means of low fees and a liberal provision of exhibitions and maintenance allowances, to *retain the pick of the day scholars for day work.*

Well-organised day and evening systems of Commercial Education are, however, both necessary; they most usefully supplement one another, and should be in operation side by side.

## THE NEED FOR COMMERCIAL EDUCATION

It is well known that the United Kingdom ranks first among the commercial countries of the world, but only those who have gone into the matter are aware of the magnitude of the trade of these islands. Last year, 1900, the value of the imports into the United Kingdom was no less than £523,500,000, whilst the exports of British produce amounted to £291,500,000, and the re-exports of Foreign and Colonial produce to £63,000,000. The imports and exports together, therefore, amounted to the enormous sum of £878,000,000.

In addition to our large import and export trade, there is an enormous home trade. The exact proportions of this cannot be ascertained, but taking the population of the United Kingdom at forty-one millions, and calculating five persons to a family, with an average expenditure of £150 per annum for each family, the value of the home trade would be £1,200,000,000, or a third more than that of our import and export trade combined.

Then there is our great over-sea carrying or shipping trade. Taking vessels of fifty tons and over, British tonnage is approximately equal to that of all other nations combined. Its effective power is even greater, for more than three-fifths of the steam tonnage of the world belongs to Great Britain. Thus not only do we carry practically the whole of our own commodities, but we carry for other countries a large proportion of their maritime trade. The freight earned by British ship-owners for conveying goods is estimated at about £60,000,000 per annum.

Considering, therefore, that we are pre-eminently a commercial nation and that we have so much at stake, it is a matter for surprise that "Commercial Education" should have been so strangely neglected in this country. One result of this neglect is that the travellers, agents, and even Consuls representing the interests of British trade abroad, are generally foreigners, who have been thoroughly trained in the practice and theory of business; while at home also the majority of our foreign correspondents and managers of firms with branches abroad are likewise foreigners.

For years, therefore, we have been giving to foreigners a practical experience and knowledge of our manufactures and methods of business which qualify them to meet us, sooner or later, as dangerous competitors. These foreigners come in large numbers—in Manchester alone there are 18,000 Germans. They very often enter our business houses with a view to acquiring information as to the inner working of the business, and of the firm's business connections; and on going back to their own country they join a rival establishment or set up one of their own.

While dealing with this subject it is necessary to remember that the word "trade" has a double meaning, viz., (1) the production of raw or manufactured goods; and (2) the buying and selling of such goods. This naturally brings us to consider the great industrial and commercial armies of England.

With the industrial army, science and industry go hand-in-hand, so much so that almost every advance in science is reflected in a corresponding advance in industrial enterprise. Or, as Mr. Balfour lately put it, "Almost every discovery of Pasteur and Lord Kelvin

found its immediate echo in some practical advantage to the industries of the world."

As regards the commercial army, we find that the productions of science and industry must wait upon commerce. Our industries would languish and have to be curtailed if there were no commerce to find markets for their products, and the search for markets may be justly said to have developed in recent times into an exact, specialised science, in which not only individuals and associations but expert Government Commissions each play their *rôle*; and, other things being equal, it is the commercial man with the best technical training who succeeds in gaining the market, and thus determining the volume of the output at home.

Upon our industry and commerce our pre-eminence and very being depend; in other words, industry and commerce keep the country going—where should we be as a nation if either were seriously diminished?

It is, therefore, really as necessary that all the elements of our industrial and commercial armies be properly trained for their work, as it is that our fighting forces be in proper order and training.

#### A BUSINESS MAN'S REQUIREMENTS

The needs of the British trader must necessarily determine the character of the instruction to be covered by the term "Commercial Education," and there is no doubt that a well-organised system of commercial education would better equip our distributors for their work, just as a technological or suitable scientific education equips our producers or manufacturers for their side of the work.

In order to conduct his business properly a British merchant doing a foreign trade requires:—



- (a) An effective knowledge of foreign languages.
- (b) A knowledge of the modern methods of importing or exporting goods, including freightage and modes of transport.
- (c) A thorough knowledge of the goods in which he deals, and of the sciences bearing on his trade.
- (d) A knowledge of the markets at home and abroad, and the customs of the trade.
- (e) To understand foreign tariffs, foreign weights, measures, and moneys and the exchanges.
- (f) To be acquainted with the technicalities of commercial documents, such as bills of exchange, bills of lading, insurance policies, and so forth; and to have some knowledge of commercial law.
- (g) To know the principles of book-keeping and accountancy.
- (h) A knowledge of the economics bearing upon commerce; and the use of trade statistics.

A knowledge of the above subjects, whilst useful even to a home trade merchant, is absolutely necessary for a merchant in the export trade.

#### CONTINENTAL FORESIGHT AND ITS RESULT

Our comparative deficiency in educational matters is to be attributed largely to the action of foreign Governments, who foresaw that in order to develop their trade it was necessary to better educate, not only the artisan classes, but also those engaged in Commerce. Consequently we find that not only in Germany, France, Italy, and Austria, but also in many of the smaller countries and states of Europe, large grants are now being made in aid of complete and systematic courses of commercial instruction, several of the Continental Governments in addition offering for competition travelling scholarships\* of the value of £120 to £200 a year, tenable for two or three years in any suitable country. Moreover, schools for the systematic study of Oriental languages,

\* The Higher Institute of Commerce of Antwerp sets aside £2,000 a year for this purpose alone.





religions, habits, customs, and prejudices have been successfully established in Berlin, Paris, and Vienna, with the result that to-day young Germans are writing, type-setting, and printing catalogues and circulars in Chinese, Japanese, and other Eastern languages ; while others, similarly trained, are exploiting the Eastern markets for the benefit mainly of foreign business houses.

The all-important factor of the situation is the fierce and extremely energetic competition with which we have now to contend ; and where we have been and are being beaten is in the effects of acquired qualifications of our foreign competitors. By means of State-supported Technical and Commercial Schools and Institutions, all classes of workers, from employers downwards, are taught the best methods of making and distributing their goods. Thus a double result has been secured. While the cultivated faculties of the engineer have been engaged in improving machinery, those of the textile manufacturer have been engaged in improving fabrics, and the similarly encouraged aptitudes of the chemist have been evolving, together with hosts of other products, new and beautiful dyes, while the commercially well-taught rising generation have been overrunning the markets.

England ought to provide a scientific, technological, and commercial training second to that of no other country ; and it is evident that unless this country is to be left behind, some effective step must be taken without loss of time.

#### HOW INDUSTRIAL NEEDS HAVE BEEN PARTLY MET BY THE GOVERNMENT

Not many years ago we awoke to the fact that we were being rapidly surpassed by the foreigner in

many of our productions, especially those needing scientific and artistic training and perception. Grants of money were then made by the Government, through the agency of the Board of Trade and later the Science and Art Department, and now, thanks largely to this financial encouragement, and more recently to the action of County Councils by means of the "Whiskey Money," much is being done towards giving the needful training in this country.

The Higher Grade Schools, the Polytechnics, and the Day Schools connected with Technical Schools, are generally conducted as Schools of Science, as are also the modern sides of a goodly number of Grammar Schools; that is to say, these Institutions take up organised courses in science, professedly framed with a view to benefitting our industries, and teaching youths much of the theory and practice of the science underlying our trades and manufactures. They thus provide suitable training for artisans, mechanics, and other employés up to the grade of manager. The average age of boys attending these organised courses in science is from 13 to 16 or 17. Schools of Science feed our Colleges of Science and of Technology, which, in turn, provide suitable training (a) for teachers of science, and (b) for the heads of, and responsible employés in, industrial concerns, the Colleges taking youths from 16 upwards.

The technical training of our industrial army is divided into many branches, as exemplified by the textile, dyeing, engineering, leather, science, art, and other departments of a University in an industrial district or Technical College. The provision as compared with that made by foreign countries is still, however, absurdly far from being adequate or satisfactory.

## HOW COMMERCIAL NEEDS MIGHT BE MET

There is no "Department of Commerce" in connection with any of our University or Technical Colleges, and as yet we have no real "Schools of Commerce" in England.\* This seems strange, for the mercantile part of the community is larger and more important than that engaged in any industry, and as industry depends largely upon commerce for outlets for its productions an earnest endeavour should be made to properly equip our future distributor to meet his foreign competitor. This can only be done by the provision of a carefully-organised and suitable system of commercial education for the benefit of all grades of commercial classes. The theory and exercises in the application of the principles would then be presented to youths in an orderly and systematic manner before they enter upon actual business.

Schools of Commerce might be established as departments of Grammar and Technical Schools in commercial and industrial centres of, say, 40,000 and upwards—similar to existing Schools of Science. The aim here would be to provide suitable training of a preparatory and slightly specialised commercial character for the large body of youths belonging to the mercantile and great middle classes, who, owing to their parents' means, must leave school for business at about 17 years of age, in order to begin to do something towards earning their own living. This is by far the most numerous body needing this particular type of training.

Commercial Colleges might also be established as complete units or as departments of existing Technical

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\* Schools of Commerce are now being established in connection with University College, Liverpool, and the Technical College, Huddersfield; while commercial courses are proposed to be carried on by the Bradford Grammar School, and the University College School, London.

Colleges wherein it should be possible to obtain a higher and more specialised training. These would be attended by the sons of the wealthier mercantile and other classes, after they had been through the public school and perhaps the University, while the picked students of the Schools of Commerce might be carried on to these Commercial Colleges by means of exhibitions, &c.

Evening Schools of Commerce should be opened to provide suitable training, consisting of a preparatory course followed by a specialised three-year course, for the very considerable number of lads who enter offices at the age of from 14 to 16, proceeding thence direct from the elementary school and lower division of the secondary school, and who must necessarily be taught in evening courses. The evening school of commerce might be arranged to feed the higher evening courses of study.

The Evening Higher Lecture Courses might be established to provide courses of lectures in special subjects for business men, and the advanced and more specialised knowledge required by young men in business. Each grade, of course, might advantageously be arranged to be complete in itself up to a given point.

A Commercial Museum of products and of mechanical apparatus in use in Commerce could very advantageously be attached to each Institution for practical teaching purposes; and the lantern should be extensively used.

Travelling Commercial Exhibitions, tenable at recognised centres and institutions in foreign countries, might well be offered for competition. They would, we believe, conduce more than any other form of provision to a rapid improvement in the teaching of Modern Languages and Commercial Practice in our schools.

## GOVERNMENT AID SUGGESTED

The Bradford Chamber of Commerce may fairly claim the credit of initiating the existing movement in favour of commercial education. That Chamber brought forward a resolution at the 1897 autumnal meeting of the Association of Chambers of Commerce, with a view to removing the financial obstacle which now blocks further progress, and urged that Government aid should be extended to the teaching of commercial subjects and modern languages as it now is to the teaching of science and art—i.e., to *commercial courses* as to *science courses*. The comprehensive memorial drawn up in accordance with the resolution, and submitted to the Government, created great interest in the question, and copies of the memorial were applied for by numerous educational bodies throughout the kingdom.

The same Chamber followed up this resolution at the annual meeting of the same Association in 1899 by placing on the agenda a resolution suggesting the formation by the Association of a committee, consisting of representatives of Chambers of Commerce, County Councils, &c., for the purpose of drawing up a comprehensive scheme of national commercial education, and instituting a system of uniform examinations applicable to the whole kingdom, but this resolution was not adopted, on the ground that the Executive Council of the Association had not the necessary machinery for carrying such a scheme into effect.

A scheme formulated by a joint committee of the Associated Chambers, County Councils, and Educational Bodies, such as suggested by the resolution referred to, is most desirable. It would command respect



throughout the country, and would lead to *one scheme* (capable of modification to suit local requirements), and *one system of inspection and examination*, resulting in a uniformly good standard of work for the whole kingdom. It is much to be regretted that such a scheme is not in operation, seeing that at present each Chamber of Commerce or other body interested, has drafted, or is drafting, its own scheme of commercial education and examinations; the certificates granted by such examining bodies being of comparatively little value outside the local areas.

The multiplicity of examinations thus presented to students and teachers moreover tends to make confusion worse confounded. What is wanted is one well devised and uniform scheme, one system of examinations, and *one certificate* generally recognised, and carrying with it a definite value in business houses throughout the country. Few modifications would, however, be necessary, because the principles which govern the operations of buying and selling, importing and exporting, are the same throughout the world, and the modifications required would be of a minor character, chiefly affecting matters of detail. Better, however, would it be for the Government to step in and undertake the direction of the whole of the practical education of the country, as on its efficiency our industries and commerce largely depend.

**PART II**

**SPECIAL QUESTIONS RELATING TO A  
BRITISH SCHEME OF  
COMMERCIAL EDUCATION**



**SPECIAL QUESTIONS RELATING TO  
A BRITISH SCHEME OF  
COMMERCIAL EDUCATION**

**FIVE ESSENTIALS FOR COMMERCIAL  
EDUCATION**

WE have considered it necessary to give the foregoing general outline of the Commercial Education question before proceeding to discuss briefly, but we hope suggestively, the problems which must be carefully considered by Technical Colleges, Polytechnics, and other Institutions desirous of providing a practical course specially designed for the technical education of youths from the middle classes of 15 to 18 or 19 and later intended for the more responsible commercial positions—of such a course, too, the engineering, textile, dyeing, and other trade students of the institution, who wish to learn how to merchant the goods they will later on be engaged in making, might advantageously follow the portion or portions which are considered of paramount importance to them.

By far the most numerous and important body of students needing suitable training for business life comes from the mercantile and middle classes of our country.

There is no doubt that the great middle classes play a very important *rôle* in the industrial and commercial welfare of Britain. It is from this class that

the vast majority of the heads, partners, managers, and responsible employés of our great trading houses and companies are recruited. Old firms disappear and new and enterprising firms employing modern methods of production and distribution take their place. This is very noticeable. We have only to take a list of the principal firms of an industrial centre and inquire into the history of each firm to find that, in the majority of instances, they are firms of the first generation, sometimes of the second, but rarely of the third. It will generally be found that the founder of the business sprang from the middle classes of the country, often that he had filled all positions up to the employer grade, and lastly, that his success was due entirely to (a) his practical knowledge of the technique of his calling, and (b) his ability to govern and supervise his employés—both acquired unsystematically as the result of years of experience.

This seems to point to the fact that the members of old firms either make or lose their fortune and retire from the field, giving place to others possessed of brains and energy only, who have every incentive, such as prospect of fortune, and of honourable public positions, &c., to spur them on.

At this point it may be well for us to lead up to the subject of a Commercial course in Technical Colleges and similar institutions, by briefly reviewing the changes which have, from time to time, been introduced into our educational organisation, in order to meet the needs of students other than those requiring a classical training.

Some thirty years ago, the curriculum of every Secondary school was almost entirely Classical and Literary; the number of scholars in attendance was

small, and the percentage sent on to the Universities much smaller than at present.

Then in the industrial centres of the country there arose a demand for the provision of a modern and practical curriculum having an immediate bearing on the Science and Art which underlay the industries of the country, and which would meet the needs of youths coming from the manufacturing and mercantile classes, whose scholastic careers would terminate at 17 or 18 or even earlier. Many Secondary Schools moved in the direction of meeting this demand, and the concession by the Government, through the Science and Art Department, of grants for Science and Art *Subjects* and, later on, for *Organised Courses* in Science and Art, rendered fairly adequate provision possible.

This provision of a Science or Modern Side, in addition to the Classical, added greatly to the popularity of these schools, and the numbers in attendance increased rapidly—in industrial centres there are now three times as many boys on the modern side of the Secondary schools as on the classical side. As examples of this we have only to turn to the modern sides of our Grammar Schools, and to the Lower Day Departments of Technical Schools and Polytechnics; and, in addition, the Higher Grade Schools are also indicative of this trend.

The Higher Day Departments of our Technical Colleges, Polytechnics, and similar institutions take the youths of from 15 to 16 and give them training for the Engineering, Textile Industries and other trades.

The particular needs of the *classical* and *industrial* student having thus been fairly adequately provided for, we are now faced with the popular demand that

the particular needs of the *Commercial* student shall also be met. This often brings in the question "Can a Commercial Course be educational?"

There need be little hesitation, we think, in saying that a properly conducted Commercial course *is* educational, considering (a) its width, (b) that it is not unduly specialised, (c) that it replaces Latin and Greek by modern languages, (d) that mathematics play an important and essential *rôle* therein, (e) that it gives ample opportunities for training in English, (f) that it broadens and sharpens the mind, and enables one to take an intelligent interest in current events outside one's own particular sphere, (g) that an introduction to scientific methods of an elementary character forms an essential part of such a course, (h) that it is not a mere acquisition of knowledge for £ s. d.

Alternative courses in **classics, science and commerce**, are rendered necessary, not so much by the quality as by the variety of talent in our midst, and by the choice of a youth's career being generally determined by the parents' means and walk in life. Further, many commercial men are convinced that the learning of living languages is essential. Again, the enormous demands of modern industry and commerce and the rivalry of foreign countries render the provision of *both* scientific and commercial courses an economic necessity.

The *general* training required by the *industrial* and by the *commercial student* coming from the middle classes is practically identical, and may be met by a curriculum, which is, generally speaking, almost common up to the age of 15; or, to mark the stage by a school course already in existence, we should say, up to the end of the second year of the School of Science or its

equivalent. At this stage, in the vast majority of instances the distinct bias in favour of industry or commerce must be given, and here, therefore, their ways must part, for it is necessary to make a distinction between the special training required by those **preparing for industry**, which is the growing, extracting and utilising of raw materials, and that required by those **preparing for commerce**, which is the buying and selling, importing and exporting of raw or manufactured goods.

At present provision is made whereby the science student may specialise in the direction of Mechanical and Electrical Engineering, Chemical Industries, Textile Trades, &c. For the commercial student no such opportunity exists.

In determining the curriculum of a commercial course for youths of from about 15 or 16 to 18 or 19, many considerations have to be taken into account.

Firstly, there is the present early leaving age for business of 15-16, caused sometimes by the need for doing something towards earning a living, but more often, we think, by the fact that parents consider the more specialised science courses of little value to their sons when intended for business life. Then there is the impossibility of specialised training in school for each trade (wool, iron, cotton, colonial, &c.), there being only scope before the age of 15 or 16 for a general grounding for commercial training—the specialised training must and should in the majority of cases come later on from 15 to 19 in the Day Course of a Commercial Department of our Technical Colleges and other suitable institutions, and here this provision is rendered necessary because the opportunities for acquiring specialised training rarely arise in business.



Further, and this is a most **important determinative factor**, merchants, shippers, bankers, accountants, actuaries, &c., generally prefer that youths should enter their employ before completing their 18th, or at latest 19th, year, that their habits of thought may be formed amidst business surroundings.

At present youths going into business leave school at 15 or 16. It is possible, however, that the earlier provision of a good commercial course, laying the foundation for and proceeding to somewhat advanced and specialised work, commencing at the age of about 15 and extending over three or four years, might induce parents to keep their sons at school an additional two or three years at least, and would meet the needs of youths likely later on to fill positions below if not up to the employer grade in the business world.

The general commercial and specialised commercial courses should include a wide curriculum, and having in mind the business man's requirements already mentioned on page 12, we will now direct attention to questions connected with such a curriculum and briefly deal with the courses *seriatim*.

## FIVE ESSENTIALS FOR COMMERCIAL EDUCATION

- I.—THE  
 “MODERN LANGUAGES”  
 COURSE. { (a) For European and American  
 Markets.  
 (b) For Eastern Markets.

REQUIRED :—Pictures depicting scenes from everyday life—farm, village, town, seaport life, &c.; illustrated and other papers and magazines; trade reports; maps as used in the schools of the foreign country, &c.

- II.—THE  
 “COMMERCIAL PRACTICE”  
 COURSE. { (a) Methods of exporting and import-  
 ing goods, including freightage  
 and modes of transport.  
 (b) Foreign tariffs, weights, measures,  
 and monies, and the exchanges.  
 (c) Markets at home and abroad, and  
 trade customs.  
 (d) The technicalities of commercial  
 documents.  
 (e) Arithmetic and algebra applied  
 to commerce.  
 (f) Accountancy, home and foreign  
 accounts.  
 (g) Commercial correspondence in  
 English, French, and German.  
 (h) Organisation of Commerce.

REQUIRED :—Lecture table, Student’s desk, *facsimile* or actual documents and apparatus.

- III.—THE  
 “STUDY OF MATERIALS”  
 COURSE. { (a) Commercial and Industrial  
 Geography.  
 (b) Commercial and Industrial  
 History.  
 (c) Knowledge of products and indus-  
 tries—“Warenkunde.”

REQUIRED :—A Commercial Museum, a lantern and screen, slides, and special maps.

- IV.—THE  
 “PRINCIPLES OF COMMERCE”  
 COURSE. { (a) Economics and Statistics.  
 (b) Banking and Currency.

REQUIRED :—Special equipment, see page 68.

- V.—THE  
 “COMMERCIAL LAW”  
 COURSE. { (a) Home.  
 (b) International.

# THE MODERN LANGUAGES COURSE IN COMMERCIAL EDUCATION

## EUROPEAN AND AMERICAN MARKETS

Under the system of teaching and examining in Modern Foreign Languages so largely in vogue in this country, it is quite possible for the deaf and dumb to gain distinctions at most examinations, attempts at conversation of however elementary a character being entirely at a discount, more particularly in public examinations. Yet with the increase of international communication and trade comes the keenness of competition for markets, in which the language question plays a very prominent part ; for it is a fact that people prefer to do business with those with whom they can converse without the aid of a go-between. Examples are to be found on all hands.

Who that has travelled abroad, or had dealings with foreign countries, has not had forced upon his notice the fact that our countrymen are at a great disadvantage in regard to their command of foreign languages as compared with the foreigner? Though happily the ordinary British agent and tourist, with his guide and guide books, who sees less and pays more than anybody else, is becoming less common than formerly.

What delight, instruction, and broadening of views a Briton would get if he could converse with the men and women in whose country he happens to be, and so get at the inner life and thought of the people. And what an amount of interest and curiosity, as to the sights and sounds around, has often to be stifled simply for want of the ability to question the natives,

usually so courteously ready to give the longed-for explanation. Again, what can one learn of the real spirit of the literature of a nation unless one is able to study it in the original tongue ?

This disability on the part of our countrymen is due to the faulty methods hitherto pursued in teaching modern languages. Our system of education, modelled almost exclusively on the old - fashioned methods of teaching Greek and Latin, has been "too bookish," that is to say, it has been too much taken up with the painful learning of the elaborate rules and exceptions of complicated grammars, too careful of what we will venture to call *trifles*. There has been little or no attempt to teach the pupil from the beginning to compose and speak, in however clumsy a manner, the language which he is learning.

Such a method may have produced a limited number of scholars, able to read and appreciate foreign mediæval literature, but it certainly will never produce a nation of practical linguists.

The want, therefore, of correct oral or conversational methods is the great deficiency in our manner of teaching languages. The ear often remains untaught even after the eye has grasped all there is to know of the grammar and construction of the language. There are many English people who can read a foreign book with almost the same enjoyment as an English one, but who when they attempt to converse in the language feel completely at a loss ; and this arises from the fact that in their schooldays they were not taught by the ear ; and their ears have remained untrained ever since. Thus when visiting foreign countries these people may have the exasperating experience of being in a country whose language

and literature they know well, and yet whose life and people remain more or less a sealed book to them.

We are not going to run a tilt against the old-fashioned system of education by means of the ancient languages, nor yet to compare the value or effects of the ancient as compared with modern languages in the forming of the youthful mind. Whether it be true or not, from the intellectual point of view, that no training can or ever will be able to compete with the mental discipline of the languages and literature of ancient Greece and Rome, affects this practical question little; the fact remains that in the ordinary run of cases, life is too short and the needs of business are too pressing, for our boys to enjoy a long and slowly matured course of education. Most of our youths have to commence their business life at a comparatively early age, and the great problem is how to make their education as practically useful as possible, to fit them as well as we can for the work they will have to perform, without altogether sacrificing the ideal to the practical.

From a commercial point of view, the enormous demands of modern trade and the rivalry of foreign countries render the effective acquirement of living languages by young Englishmen a national necessity; while from an educational point of view we feel that modern languages can be so taught as to give much, if not all, of the training and mental discipline usually regarded as characteristic of the classics, and these modern languages have the additional advantage of being extremely useful. Modern languages must therefore hold a place of conspicuous importance in every commercial course of study. We have often heard doubt expressed as to whether the Greeks and

the Romans arrived at such a high standard of intellectual development by reason of the study of their language ; they must each have taken to their own language as a child usually takes to its mother tongue.

In each great commercial community the foreign languages which form the principal objects of study will naturally be determined by the markets open to its trade. But, speaking generally, it will be found that German and French are essential, and a knowledge of Spanish desirable, the latter in view chiefly of the South American markets.

Taking it for granted that a knowledge of modern languages is useful, and in many cases necessary, the question arises how can a person learn efficiently two, three, or even more than three languages ?

In the first place there must be a revolutionary change from the old methods of teaching languages. Modern languages have been and still are largely taught by the ear and the eye. *They ought to be taught chiefly by the ear and by the tongue*, and teaching should commence at the age of ten, at the latest. It is a mistake to begin the study of a language by the grammar alone ; conversation, grammar, and composition should go hand in hand. To make the first steps easy and attractive is a matter of prime necessity, and nobody can say that committing a number of grammatical forms to memory is by any means either easy or attractive. The better plan is to teach easy, well-connected phrases and sentences (not separate words) by the ear, then by the eye, and to let essential grammar come in regularly, but in small doses at a time. Grammar, however, should not be delayed for the sake of picking up early a mere smattering of conversational

scraps. The more advanced grammar must come later, as it is useful to complete the knowledge, to explain difficulties, and to account for irregularities. We hold, therefore, that it is a good system to first secure a mere rough outline of the grammar of a language, then to begin to try and read it, and very soon to make up sentences, and even easy notes and general letters, perfecting the grammar later on. Further, throughout the teaching every endeavour should be made to excite a taste for the literature of the language, the teaching and explanations being given in the higher classes entirely in the foreign tongue.

Such a method being adopted, we have not the slightest doubt that our countrymen could easily learn foreign languages quickly, and that the growing generation of commercial men would be able to speak two and possibly three languages and thus soon feel at home with foreigners, and learn their modes of thinking and working.

The study of modern languages is too much trifled with in this country. We know of business men who travel abroad and rely on their customers' knowledge of English. Quite recently a gentleman who only spoke English arrived at an out-of-the-way place on the Continent, where he found a customer with whom he had corresponded, but who, however, did not know English; they both tried hard to understand each other but failed, and, as no interpreter could be found, had to give up the idea of doing business.

It has frequently been stated that ninety-nine Englishmen out of a hundred know no language but their own. Contrast this with Belgium, Holland, Switzerland, Germany, and France, where almost

every educated man knows two or three modern languages.

Some years ago the London Chamber of Commerce sent to all the leading firms carrying on business within the City of London, a series of questions with respect to the employment of foreign travellers, clerks, and agents. According to the universal testimony the employment of foreigners was then very large. No fewer than 45 per cent. of the firms replying to the circular stated that they employed foreigners, while several of those who up to that time had contented themselves with a purely English staff admitted that in all probability the exigencies of their business would before long compel them to employ foreigners. Colonel Hozier, C.B., Secretary of Lloyd's, recently stated that Lloyd's "were driven against their will to employ foreigners," because young men in England did not pay sufficient attention to foreign languages. In this connection it is reported that a facetious German employed in a London House wrote to his friends at home—"You will be sorry to hear that there are still some Englishmen employed in our office."

The remedy is in the hands of Englishmen. It is necessary, however, to bear in mind that a language must be learned thoroughly, a smattering being almost worse than useless in business—it might easily lead to serious litigation and loss.

At the International Congress on Commercial Education, which met at Venice from the 4th to 8th May, 1899, representative experts from all parts of the world considered the question "On the best way of teaching Foreign Languages in Higher and Lower Day Schools of Commerce," and arrived at the following conclusion:—

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“The teaching of foreign languages was recommended to commence with one language only at the age of ten,\* with six lessons per week for two (or three) years, at which time the teaching of a second language may be commenced, with the same number of lessons a week, reducing the number of lessons of the one first started to four.” It was held that the teaching should commence with the learning of words and easy phrases, on a conversational basis, but that grammar teaching should follow soon, and be carried on simultaneously, as no person is likely to acquire a language without having thoroughly studied its grammar. In the higher classes the teaching should be carried on *exclusively in the language taught*, and not in the mother-tongue.

“It was also distinctly stated and recognised that elementary classes for teaching languages should not have a larger number of students than 24 or 25, and that when the number exceeded 30, the class should be divided and parallel classes formed so as to keep the scholars within the number that can be properly attended to and taught by one teacher.”

As regards Evening Courses, experience gained during the past eight sessions in connection with the Commercial Education scheme of the West Riding County Council has shown :—

- (a) That, in the case of classes meeting once weekly only, modern language lessons, to be of much practical use, should be of at least one hour and a half, but preferably of two hours' duration.
- (b) That the progress made in the language is much more than proportionately greater when classes meet twice weekly for lessons of one hour and a quarter or one hour and a half.
- (c) That “modern language circles” in the form of lectures given by natives, followed by discussions, debates, and conversation circles, should be superimposed upon the ordinary classes to keep together the students who have passed through the advanced classes, and train them to acquire an effective conversational knowledge of the language, so very important in business. These “circles” might with advantage be introduced into day courses.
- (d) That the winter session should extend over at least 30 weeks.

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\* This might be started at the age of eight or nine, as is the case in a large number of Continental schools.

# THE MODERN LANGUAGE COURSE IN COMMERCIAL EDUCATION

## EASTERN MARKETS

In speaking of modern languages and foreign trade, our attention is apt to be directed exclusively to European countries and colonies. Yet we ought not to need reminding of the **enormous share** which this country has **in the trade of the East**. And here the question suggests itself, whether, for the maintenance and development of this enormous trade, linguistic skill in the languages of Eastern peoples would be of value to our mercantile world ?

It is only necessary to turn to the Schools of Oriental Languages existing in Vienna, Paris, and Berlin to get a conclusive answer. The actual work of these schools extends to theoretical lectures and practical exercise in the six principal groups of living languages of the East—viz., Turkish, Arabic, Persian, Japanese, Chinese, and “Indian”; the lectures are given by German professors who have been Government officials or commercial men in the foreign lands, and native lecturers supplement their instruction. And together with linguistic teaching, practical instruction is given concerning the countries to which each language belongs, including their religions, manners and customs, geography, statistics, and modern history.

The objects of the teaching are (a) a knowledge of the grammar and that part of the vocabulary which is most generally in use in daily intercourse by word and writing ; (b) practice in the oral and written use of the language ; (c) a knowledge of the most commonly occurring forms and documents, public, private, or

commercial ; and (d) practical information regarding the land and people.

Great importance was attached to the scheme in Germany when it was set on foot, and great interest has been taken in its development, for to the German mind the undertaking is of an eminently practical nature, the ends aimed at being clearly of two kinds, (a) political, and (b) commercial.

To emphasise this, we select the following striking extract from the inaugural address of the Director of the School of Oriental Languages at Berlin :—

“ The school which we inaugurate to-day is not a school of pure science. It is *applied* science that is cultivated here. If the destination of the School in the organisation of our University is not absolutely new, yet it is an entire novelty both in the extent and the tendency of the curriculum. From the westernmost limit of the Arabic language, where it touches the Atlantic, to the island-kingdom of the Mikado, nearly all the great living tongues of Northern and Eastern Africa, of Eastern, Southern, and Western Asia, are here represented. Arabic in its two dialects spoken in Egypt and Syria ; Suaheli, the general medium of communication in East Africa, which stretches from the Indian Ocean to the Central African Lake district, and there touches the Arabic, pressing downward from the North ; Turkish, which, over the entire district of the Turkish race, is of the greatest importance as the speech of the Ottoman administration and officials ; Hindustani or Urdu, which, by the side of numerous provincial dialects, is, as a kind of “ High-Indian,” spoken and almost universally understood in the greatest part of North and Central China ; Chinese, in the two dialects which have their respective centres at Pekin in the furthest north, and at Canton in the Tropical South ; and last, not least, Japanese. Long ago has the German mariner, spite of typhoons, been at home and actively engaged in the seas of further Asia ; but German learning has hitherto followed him in only exceptional cases.

“ The instruction in all these tongues is destined for those who desire, not to master them—for who can really say he is master of a language?—*but to be able to use them, at least so far as to satisfy the first demands of actual practice*, and to be able to work further at them with good result. On the rigid adherence to this thoroughly practical destination depends the future of our institutions. To train the hand to write distinctly, the eye to read and decipher quickly, the tongue to pronounce correctly, the ear to catch and understand rapidly, to teach the commonest forms and words in daily use, to practice oral and written expression of thought ; such is the object to be aimed at by the instruction in this School.

“ But the linguistic instruction will by no means be isolated. The teachers will complete and supplement it by what they are able, from their own personal experience of lands and people, to communicate to their scholars. Knowledge and actual life will share the same home. Linguistic and realistic instruction, mutually interpenetrating one another, shall prepare for all the practical needs of life which Germans will have to meet in Eastern lands.

“ It will, in its modest way, contribute to the foundation of a new era, in which Germans, on many paths unknown to their forefathers, will strive to pursue and to advance the thousand-fold interests of our nations in German fashion, with German skill and patience.”

From the beginning, the applications for entrance to the new school exceeded what had been anticipated, and it was early noticed that the majority of the applicants were not aspirants to the diplomatic and consular services, but young mercantile clerks. The result is that in addition to the already keenly felt invasion of German skilled clerks into our various trades, we are now undergoing a still more deliberate and well-prepared invasion of our Indian, Chinese, Persian, Egyptian, and Levant markets, by specially trained and equipped Germans.

During the first five years of the life of the “**Seminar für Orientalische Sprachen**” at the **Königlichen**

Friedrich Wilhelms-Universität at **Berlin** — from 18th October, 1887, to October, 1892 — the number of students who passed through its courses of language instruction was 853, apportioned to the various languages, as follows :—

Chinese	...	...	...	...	...	202
Japanese	...	...	...	...	...	127
Hindustani	...	...	...	...	...	31
Arabic	...	...	...	...	...	222
Persian	...	...	...	...	...	27
Turkish	...	...	...	...	...	135
Suaheli	...	...	...	...	...	109
					Total	853

And according to particulars included in returns asked for by the German Government in 1892, some of the students trained during the above-named period were distributed throughout the East, as follows :—

In China	...	...	...	...	...	10
In Japan	...	...	...	...	...	2
In Arabian Countries	...	...	...	...	...	8
In Turkish	„	...	...	...	...	5
In India	...	...	...	...	...	1
In East Indies	...	...	...	...	...	1
In East Africa	...	...	...	...	...	12
In West Africa	...	...	...	...	...	2
					Total	41

We cannot learn that returns have been published since 1892, but the thought which suggests itself is—how many such men are to-day endeavouring to advance German commerce in Eastern lands ?

The German Government did not rest satisfied with these results but continued the School, and has developed the curriculum until we find that for the present winter term, running from 15th October, 1900, to 15th March, 1901, the School has a staff of 33 professors and a series of systematic courses for which 447 students are enrolled, as follows :—





For Chinese, 33; Japanese, 7; Guzerati, 4; Hindustani, 4; Arabic, 24; Persian, 9; Turkish, 21; Suaheli, 20; Herero, 2; Haussa, 3; Russian, 32; Modern Greek, 11; Spanish, 23; "Realien," 63—the lectures in the latter (Realien) course are sub-divided, as follows (a) The development of intelligent observation when travelling, 8 students; (b) Tropical-hygiene, 24 students; (c) Tropical Nut-plants and their uses, 8; (d) Geography, &c., of German East Africa, 21; ditto, of the German colonies of West Africa, 2 students. Total for systematic courses, 256 students.

In addition to the systematic courses, however, day and evening classes are arranged, and 191 students are in attendance at such classes. Foreigners are allowed to attend any course.

The Day Courses of the **School of Oriental Languages, Paris**, extend over three years, and it is interesting to learn that during the present winter half-year, 1900–1901, these courses are attended by 300 students. But, as at Berlin, 120 other students are attending courses of a less systematic character, arranged to meet the needs of the commercial community.

Foreigners are readily admitted to the less systematic, and to the lecture courses; but only those who are prepared to undertake to follow the course throughout may become regular students of the three-year course. There are 20 foreigners at the Paris school.

The number of students at the **School of Oriental Languages, Vienna**, is 141, as follows:—Arabic, 46; Persian, 27; Turkish, 22; Serbo-Croate, 22; Modern Greek, 24.

In addition to the Schools of Oriental Languages in Berlin, Paris, and Vienna, classes for the teaching of Eastern languages are held at numerous centres



on the Continent ; for instance, the small kingdom of Saxony does more for the advancement of the teaching of Oriental languages than the whole of the United Kingdom.

Thinking it may be of interest, we append the programme of studies of the Berlin School, and a reduced *facsimile* of the poster issued by the Paris School — in the German programme we give the English equivalents of words the meaning of which is not fairly obvious.

#### PROGRAMME OF THE LECTURES AND CLASSES

*The English equivalents have been given where thought desirable*

### Verzeichniss der Vorlesungen und Übungen, welche im Wintersemester 1900, 15. October—1901, 15. März im Seminar für Orientalische Sprachen (Berlin C. Am Zeughause 1) gehalten werden.

Beginn der Inscription : 15. October.

Beginn des Unterrichts : 18. October.

#### *Chinesisch.*—

#### I

1. Zweiter Cursus : täglich<sup>1</sup> ausser<sup>2</sup> Mittwochs, 8—9 Uhr Vorm<sup>3</sup>., Herr Prof. Arendt.
2. Anfänger<sup>4</sup>-Cursus : täglich ausser Sonnabends, 9—10 Uhr Vorm., Herr Prof. Arendt.
3. Selecta : Übungen<sup>5</sup>, Dienstags, Freitags, 10—11 Uhr Vorm., Herr Prof. Arendt.
4. Über den Handel<sup>6</sup> Chinas : Mittwochs, 8—9 Uhr, Sonnabends, 9—10 Uhr Vorm., Herr Prof. Arendt.
5. Praktische Übungen<sup>6</sup> : täglich ausser Sonnabends, 5—8 Uhr Abends, (5—6½ Uhr für den zweiten Cursus, 6½—8 Uhr für den Anfänger-Cursus), Herr Hsüeh Shen.
6. Schreibübungen<sup>7</sup> : Montags, Donnerstags, 4—5 Uhr Nachm<sup>8</sup>., Herr Hsüeh Shen.

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<sup>1</sup>, daily ; <sup>2</sup>, except ; <sup>3</sup>, a.m. ; <sup>4</sup>, beginners ; <sup>5</sup>, practice, exercise ; <sup>6</sup>, commerce, trade ; <sup>7</sup>, writing exercise ; <sup>8</sup>, p.m.

*Japanisch.*—

1. Anfänger-Cursus : täglich<sup>1</sup> ausser<sup>2</sup> Mittwochs, 9—10 Uhr Vorm.<sup>3</sup>, Herr Prof. Dr. Lange.
2. Zweiter Cursus : täglich ausser Sonnabends, 8—9 Uhr Vorm., Herr Prof. Dr. Lange.
3. Selecta : in noch zu bestimmenden Stunden, Herr Prof. Dr. Lange.
4. Neueste<sup>9</sup> Geschichte<sup>9</sup> von Japan (Fortsetzung) : Mittwochs, 9—10 Uhr, Sonnabends, 8—9 Uhr Vorm., Herr Prof. Dr. Lange.
5. Praktische Übungen<sup>5</sup> : täglich ausser Sonnabends, 5—8 Uhr Abends<sup>10</sup> (5—6½ Uhr für den zweiten Cursus, 6½—8 Uhr für den Anfänger-Cursus).
6. Schreibübungen : Dienstags, Freitags, 4—5 Uhr Nachm.

*Hindustani.*—Nach Bedarf in später zu bestimmenden Stunden, Herr Vacha.

*Guzerati.*—Nach Bedarf in später zu bestimmenden Stunden, Herr Vacha.

*Neuarabisch* mit besonderer<sup>11</sup> Berücksichtigung<sup>12</sup> des Dialekts von Syrien.

1. Zweiter Cursus : täglich 8—9 Uhr Vorm., Herr Prof. Dr. Hartmann.
2. Anfänger-Cursus : täglich ausser Mittwochs, 9—10 Uhr Vorm., Herr Prof. Dr. Hartmann.
3. Übungen der Selecta im Erklären und Abfassen von öffentlichen und privaten Urkunden in Neuarabischer Sprache : Mittwochs, 10—11 Uhr Vorm., Herr Prof. Dr. Hartmann.
4. Geographie und neuere Geschichte Syriens : Mittwochs, 9—10 Uhr Vorm., Herr Prof. Dr. Hartmann.
5. Praktische Übungen : täglich ausser Sonnabends, 5—7 Uhr Abends (5—6 Uhr für den zweiten Cursus, 6—7 Uhr für den Anfänger-Cursus), Herr Amin Ma'arbes.

*Neuarabisch* mit besonderer<sup>11</sup> Berücksichtigung<sup>12</sup> des Dialekts von Aegypten.

1. Zweiter Cursus : Dienstags, Mittwochs, Donnerstags, Sonnabends, 9—10 Uhr Vorm., Herr Dr. Brockelmann.
2. Anfänger-Cursus : Dienstags, Mittwochs, Donnerstags, Freitags, 8—9 Uhr Vorm., Herr Dr. Brockelmann.
3. Neuere Geschichte Aegyptens : Sonnabends, 11—12 Uhr Vorm., Herr Dr. Brockelmann.

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<sup>1</sup>, daily ; <sup>2</sup>, except ; <sup>3</sup>, a.m. ; <sup>5</sup>, practice, exercise ; <sup>9</sup>, current history ; <sup>10</sup>, evening ; <sup>11</sup>, special ; <sup>12</sup>, regard to.

4. Praktische Übungen : täglich ausser Sonnabends, 5—8 Uhr Abends (5—6½ Uhr für den Anfänger-Cursus, 6½—8 Uhr für den zweiten Cursus), Herr Abderrahman Zaghlu.
5. Schreibübungen : Montags, Freitags, 4—5 Uhr Nachm., Herr Abderrahman Zaghlu.

*Neuarabisch* mit besonderer<sup>11</sup> Berücksichtigung<sup>12</sup> des Dialekts von Marokko.

1. Zweiter Cursus : Mittwochs und Donnerstags, 9—10 Uhr Vorm., Montags und Sonnabends, 8—9 Uhr Vorm., Herr Dr. Brockelmann.
2. Anfänger-Cursus : Dienstags, Mittwochs, Donnerstags, Freitags, 8—9 Uhr Vorm., Herr Dr. Brockelmann.
3. Brauch und Sitte der Muhamedaner : Mittwoch, 11—12 Uhr Vorm., Herr Dr. Brockelmann.
4. Praktische Übungen : täglich ausser Sonnabends, 5—8, Uhr Abends (5—6½ Uhr für den Anfänger-Cursus, 6½—8, Uhr für den zweiten Cursus), Herr Sid Gilani Schirkawi.
5. Schreibübungen : Montags, Freitags, 4—5 Uhr Nachm., Herr Sid Gilani Schirkawi.

*Neuarabisch.*—Einführung in die heutige Arabische Schriftsprache (Fortsetzung) : In zu vereinbarenden Stunden, Herr Dr. Lippert.

*Persisch.*—

1. Anfänger-Cursus : Montags, Dienstags, Donnerstags, Freitags, 5—6 Uhr Abends, Herr Vacha.
2. Zweiter Cursus : Montags, Dienstags, Donnerstags, Freitags, 6—7 Uhr Abends, Herr Vacha.
3. Geschichte und Geographie Persiens : Mittwochs, 5—6 Uhr Abends, Sonnabends, 10—11 Uhr Vorm., Herr Vacha.
4. Praktische Übungen : Montags, Dienstags, Donnerstags, Freitags, 9—10 Uhr Vorm., Herr Hassan Djelal-ed-din.
5. Schreibübungen : Mittwochs, 9—10 Uhr Vorm., Herr Hassan Djelal-ed-din.

*Türkisch.*—

1. Anfänger-Cursus : täglich<sup>1</sup> ausser<sup>2</sup> Dienstags und Mittwochs, 8—9 Uhr Vorm., Herr Prof. Dr. Foy.
2. Zweiter Cursus : täglich ausser Freitags und Sonnabends, 9—10 Uhr Vorm., Herr Prof. Dr. Foy.
3. Ausgewählte Kapitel aus der Geschichte der Türkei : Mittwochs, 8—9 Uhr Vormittags, Sonnabends, 9—10 Uhr Vormittags, Herr Prof. Dr. Foy.

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1, daily; 2, except; 11, special; 12, regard to.

4. Abfassen und Interpretation von Urkunden : Dienstags, Freitags, 10—11 Uhr Vorm., Herr Prof. Dr. Foy.
5. Praktische Übungen : täglich ausser Sonnabends, 5—8 Uhr Abends (5—6½ Uhr für den Anfänger-Cursus, 6½—8 Uhr für den zweiten Cursus), Herr Hassan Djelal-ed-din.
6. Schreibübungen : Dienstags, 4—5 Uhr Nachm., Herr Hassan Djelal-ed-din.

*Suaheli.*—

1. Anfänger-Cursus, täglich 8—9 Uhr Vorm., Herr Dr. Velten.
2. Zweiter Cursus : täglich ausser Mittwochs und Sonnabends, 9—10 Uhr Vorm., Uhr Herr Dr. Velten.
3. Geschichte und Verwaltung Ostafrikas : Mittwochs, 9—10 Uhr Vorm., Herr Dr. Velten.
4. Einführung<sup>13</sup> in das Studium des Kinyamwezi, Kihehe und Kikami nebst praktischer Anleitung zur Aufnahme von Bantusprachen : Sonnabends, 9—10 Uhr Vorm., Herr Dr. Velten.
5. Praktische Übungen : täglich ausser Sonnabends, 5—8 Uhr Abends (5—6½ Uhr für den Anfänger-Cursus, 6½—8 Uhr für den zweiten Cursus), Herr Mtoro bin Mwenyi Bakari.
6. Schreibübungen : Montags, Donnerstags, 4—5 Uhr Nachm., Herr Mtoro bin Mwenyi Bakari.

*Herero.*—Einführung<sup>13</sup> in das Studium des Herero : Dienstags, Freitags, 10—11 Uhr Vorm., Herr Dr. Velten.

*Haussa.*—

1. Anfänger-Cursus : täglich ausser Mittwochs und Sonnabends, 9—10 Uhr Vorm., Herr Dr. Lippert.
2. Ethnographie und Geschichte<sup>14</sup> des westlichen Sudan : Mittwochs und Sonnabends, 9—10 Uhr Vorm., Herr Dr. Lippert.
3. Praktische Übungen : täglich ausser Sonnabends, 5—6 Uhr Abends, Herr Muhammed Beschir.
4. Schreibübungen : Dienstags, Freitags, 4—5 Uhr Nachm., Herr Muhammed Beschir.

*Dualla.*—Einführung<sup>13</sup> in das Studium des Dualla : Dienstags und Freitags, 10—11 Uhr Vorm., Herr Dr. Lippert.

*Ephe.*—Einführung in das Studium des Ephe : Montags und Donnerstags, 10—11 Uhr Vorm., Herr Dr. Lippert.

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13, introduction; 14, history.

## II.

*Russisch.*—

1. Anfänger-Cursus: Montags, Dienstags, Donnerstags, Freitags, 9—10 Uhr Vorm., Herr W. Eliaschewitsch.
2. Zweiter Cursus: Montags, Dienstags, Donnerstags, 8—9 Uhr Vorm., Herr W. Eliaschewitsch.
3. Grundzüge der Verwaltung und der wirthschaftlichen Verhältnisse Russlands Mittwochs, Freitags, 8—9 Uhr Vorm., Herr W. Eliaschewitsch.

Ausserdem<sup>15</sup> werden privatim und unentgeltlich<sup>16</sup> Russische Unterrichtscurse<sup>17</sup> für junge Kaufleute<sup>18</sup> und Bankbeamte<sup>19</sup> in den Abendstunden<sup>20</sup> halten :

1. Anfänger-Cursus: Montags, Donnerstags, 8—9 Uhr, Herr W. Eliaschewitsch.
2. Zweiter Cursus: Dienstags, Freitags, 8—9 Uhr, Herr W. Eliaschewitsch.
3. Anfänger-Cursus: Dienstags, Freitags, 8—9 Uhr, Herr A. Palme.

*Neugriechisch.*—

1. Anfänger-Cursus: täglich ausser Sonnabends, 5—6 Uhr Abends, Herr Prof. Mitsotakis.
2. Zweiter Cursus: Dienstags, Donnerstags, 4—5 Uhr Nachm., Sonnabends, 11—12 Uhr Vorm., Herr Prof. Mitsotakis.
3. Geschichte und Geographie Neugriechenlands: Sonnabends, 1—2 Uhr Nachm., Herr Prof. Mitsotakis.
4. Praktische Übungen: Montags, Mittwochs, Freitags, 4—5 Nachm., Herr Prof. Mitsotakis.

*Spanisch.*—

1. Anfänger-Cursus: Montags, Donnerstags, 4—5 Uhr Nachm., Herr Pedro de Mugica.
2. Lektüre Spanischer Schriftsteller: Dienstags, Freitags, 4—5 Uhr Nachm., Herr Pedro de Mugica.

Ausserden<sup>15</sup> werden privatim und unentgeltlich<sup>16</sup> Spanische Unterrichtscurse<sup>17</sup> für junge Kaufleute<sup>18</sup> und Bankbeamte<sup>19</sup> in den Abendstunden<sup>20</sup> halten :

1. Anfänger-Cursus: Dienstags, Freitags, 8—9 Uhr, Herr Pedro de Mugica.
2. Anfänger Cursus: Montags, Donnerstags, 8—9 Uhr, Herr Consul de Palacios.

<sup>15</sup>, in addition; <sup>16</sup>, free gratis; <sup>17</sup>, courses; <sup>18</sup>, commercial employés; <sup>19</sup>, banking employés; <sup>20</sup>, evening hours.

## III.

*Theorie und Praxis der geographisch astronomischen Ortsbestimmungen*<sup>21</sup>:

Dienstags, Mittwochs, Freitags, 12—1 Uhr Nachm.,  
Herr Prof. Dr. Güssfeldt.

Herr Assistent M. Schnauder wird auf dem Gebiet<sup>22</sup> des Königl. Geodätischen Instituts bei Potsdam die praktischen Übungen leiten, soweit die Witterungsverhältnisse des Winters dies gestatten; sonst im Auditorium XXIII des Seminars.

*Über Tropen-Hygiene*, verbunden<sup>23</sup> mit Demonstrationen und praktischen Übungen: Mittwochs, Freitags, 4—5 Uhr Nachm., Herr Oberstabsarzt Prof. Dr. Kohlstock.

*Über die wichtigsten*<sup>24</sup> *tropischen Nutzpflanzen*<sup>25</sup> *und deren Verwendung*<sup>26</sup>, mit Demonstrationen: Donnerstags, 10—12 Uhr Vorm., Herr Prof. Dr. Warburg.

Ausserdem<sup>27</sup> wird auf die am hiesigen<sup>27</sup> Königlichen Botanischen Garten und Museum eingerichtete Botanische Centralstelle für die Kolonien aufmerksam gemacht.

*Landeskunde von Deutsch-Ostafrika*: Montags und Donnerstags, 10—11 Uhr Vorm., Herr Dr. Velten.

*Landeskunde der Deutschen Westafrikanischen Kolonien* (Deutsch-Südwest-Afrika, Kamerun und Togo): Dienstags, Donnerstags, 4—5 Uhr Nachm., Herr Dr. Lippert.

*Über die politische Auftheilung und wirtschaftliche Erschliessung Afrikas*: Montags, Donnerstags, 12—1 Uhr Nachm., Herr Prof. Dr. Adler

Ausserdem<sup>28</sup> wird privatim und unentgeltlich<sup>29</sup> Vorlesungen<sup>28</sup> „<sup>29</sup>Über Geld-, Bank- und auswärtige Handelspolitik“<sup>29</sup> für junge Kaufleute<sup>28</sup> und Bankbeamte<sup>29</sup> in den Abendstunden<sup>29</sup> halten: Dienstags und Freitags, 8—9 Uhr, Herr Prof. Dr. Adler.

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21, in addition; 26, free gratis; 28, commercial employés; 29, banking employés; 20, evening hours; 21, location of places; 22, request; 23, combined; 24, important; 25, nut plants; 26, use; 27, of this town—Berlin; 28, lectures; 29, foreign currency, banking, and commercial policy.

## THE "COMMERCIAL PRACTICE" COURSE

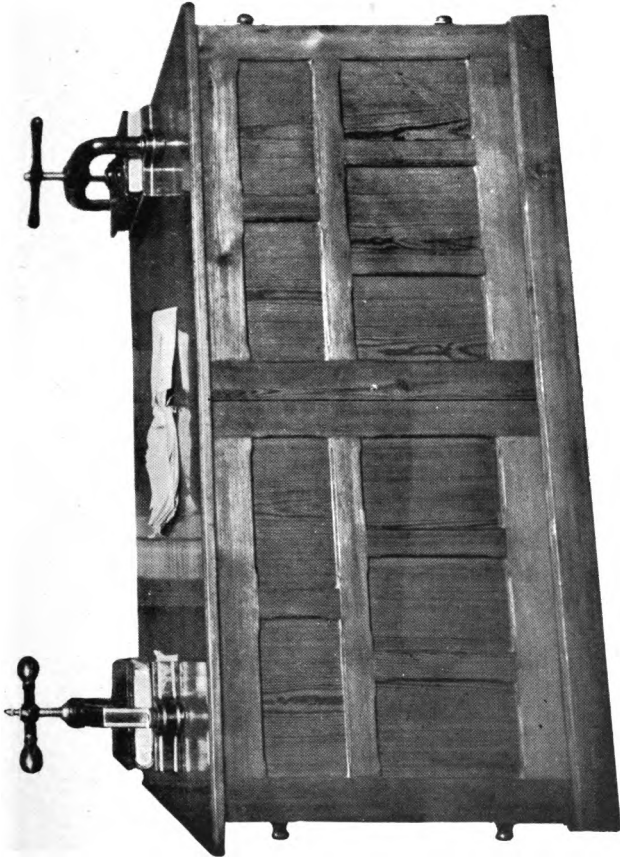
On page 27 we gave a summary of the matters taught during the "Commercial Practice" Course, and we now deal briefly with the methods adopted in the Technical Schools of the West Riding of Yorkshire\* and in the foreign Schools of Commerce in giving the course.

When commencing to give a distinct bias to the education of a youth intended for business, the first aim should be to give him a broad view of the machinery of business. This naturally brings us to the commercial practice course summarised at page 27. This course is practical as well as theoretical, the *correct methods* of conducting the transactions of a large commercial house being taught and simulated, and the operations of a counting-house practised.

The student is first introduced to the operations of a **Home Trade** house, such as incoming and outgoing correspondence, the preparation of price lists, the routine of purchasing and selling goods with the accompanying documents and correspondence, invoicing and forwarding goods by carrier, canal, or railway, with comparative rates; the methods of remitting money, the mediums of exchange, such as money, post office orders, cheques, bills of exchange, &c.; the opening of and paying into a bank account, and elementary banking generally; reading the money and other market reports; together with the more advanced commercial matters relative to the Home Trade, such as the constitution of mercantile firms and companies,

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\* See "Modern Business Methods—The Home Trade" 2s. 6d., and "Modern Business Methods—The Import and Export Trades" 3s. 6d. by Messrs. Hooper and Graham; also "*Facsimile Business Forms and Documents—The Home Trade*" 6d. (Macmillan & Co.).



COMMERCIAL PRACTICE LECTURE DESK, CLOSED—FRONT VIEW.

Formerly the apparatus required in connection with Commercial Practice lessons was often kept in two or more cupboards—the teacher had to come half-hour before lessons commenced to get out and arrange apparatus for practical work, and to stay after lesson concluded to replace it. Now the teacher, by means of this combined desk-cabinet, is enabled to have all the necessary apparatus to hand. He has simply to unlock and throw back the doors (see next illustration).

*NOTE.*—These desks are made by Mr. George Blakely, Office Furniture Manufacturer, Birstow Square, Wakefield, Yorkshire.

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insurance, recovery of debts, &c., actual or *facsimile* documents being used throughout.

As regards our **Foreign Trade**, the student is taught to make the necessary calculations to enable him to price his goods laid down at the consumer's place of business (in foreign weights, measures, and money), and on receipt of orders, how to deal with them, i.e., how to procure the goods, how to forward, ship, insure, and invoice them, how to calculate foreign Customs tariffs and to make arrangements regarding foreign exchanges, and all necessary subsidiary operations—in short, the whole of the operations connected with the exportation and importation of goods and the matters incidental thereto, the foreign equivalents of commercial transactions, terms, and documents being concurrently given. Further, he is taught to construct and use telegraph codes and to despatch messages in plain language, code, and cipher. As regards shipping and freights he is taught something of freight reports, of chartering ships, the meaning and uses of a Bill of Lading, of a Charter Party, and the other documents connected with shipping, and also the comparative cost and advantages of alternative trade routes, both as regards transit and transport.

The *correspondence* connected with the home and foreign transactions in the Commercial Practice course is conducted by the student himself, and that, too, in English, French, German, or Spanish.

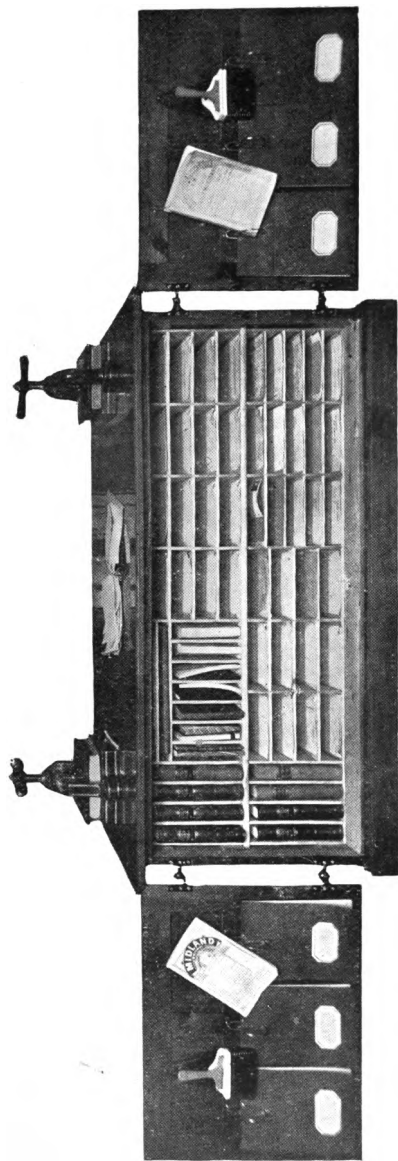
In order that correct records of these home and foreign transactions may be kept, the student is taught the main principles of *Double Entry Book-keeping*—these are the same in every business, and it is only in their application that any variation occurs. The instruction includes the keeping of Sold, Bought, and Private

Ledgers, the dissection or summarising of the Subsidiary Books, the preparation of Balance Sheets and Profit and Loss Accounts, and, finally, Company, Departmental, Manufacturing, and Cost accounts ; and the creation of Reserve Funds and Sinking Funds, Depreciation, &c., are dealt with.

The *Mathematics* accompanying the whole of the foregoing transactions are also thoroughly taught, the shortest methods of calculation and approximation being adopted concurrently with the more rational methods. The metric system is of course insisted upon, because of its great importance in foreign trade.

We have now given a brief outline of the Commercial Practice Course, which not only explains the relationship existing between the operations themselves, the documents used, and the records kept in the books of account, thus simplifying and facilitating the keeping of home and foreign accounts, but also paves the way to the study of all other branches of commercial knowledge, and helps the student to understand the interdependence of the various sections of the work and the intrinsic value of each ; while at its conclusion a student is able to import, export, tranship, and bond goods, as well as to distribute them in bulk in his own country.

For instance, in the West Riding, after the students have learned the correct methods of conducting the individual operations, they are made to apply this knowledge practically by carrying through from start to finish such transactions as, say, the importing of wool from Australia, the Cape, or South America, into Bradford, and later exporting the manufactured cloth franco, &c., back again or to other parts of the world,



COMMERCIAL PRACTICE LECTURE DESK, OPEN—FRONT VIEW.

With this Lecture Desk there is a place for everything and everything in its place—an education in itself. The teacher has simply to unlock and open the doors, which gives to the room a business-like appearance. The upper series of pigeon-holes contain every book and document required for the "HOME TRADE" operations; and lower series, everything required for EXPORT AND IMPORT TRADE operations, the documents being thus readily obtained, filled in, and made up into sets as required.

*NOTE.—These desks are made by Mr. George Blakey, Office Furniture Manufacturer, Birstow Square, Wakefield, Yorkshire.*



distributing the surplus within the United Kingdom ; and so with cotton, tea, coffee, sugar, and other commodities. The procedure adopted by trained teachers during the last term of the session to test the knowledge of the students approaches somewhat to the methods described at page 49 *et seq.*

Such knowledge has in the past been dearly bought by British commercial men, and their position to-day is aptly described by the French proverb—*Pour son argent on s'apprend*. As a merchant remarked but a few days ago, " I have made a fortune, it's true, but I have *lost* more than another while doing so, and many of the costly mistakes I have made would, I am sure, have been avoided had I received a proper preparatory training. I have had to buy my experience dearly."

Mr. P. E. J. Hemelryk, the Vice-President of the Liverpool Chamber of Commerce, Chairman of the Council of the Liverpool School of Commerce, and one of Liverpool's largest merchants, in an address which he recently delivered before the "Yorkshire Association for the Promotion of Commercial Education," dealt very ably and fully with the "Commercial Bureau" course, and through his kindness we are permitted to reproduce the following extracts therefrom—though we do not necessarily endorse all of his remarks :—

" My idea is that a student should, after having been duly prepared by an efficient course of secondary education, try to acquire in the various preliminary classes of the School of Commerce a facility of close reckoning, of rapid mental arithmetic, an intimate knowledge by frequent practice of the converting of the monies, weights, and measures of one country into those of another ; a thorough grasp of percentages, discounts, &c., and he will then be able to follow with advantage the various operations of the Commercial Bureau, of which I intend to give you a picture.

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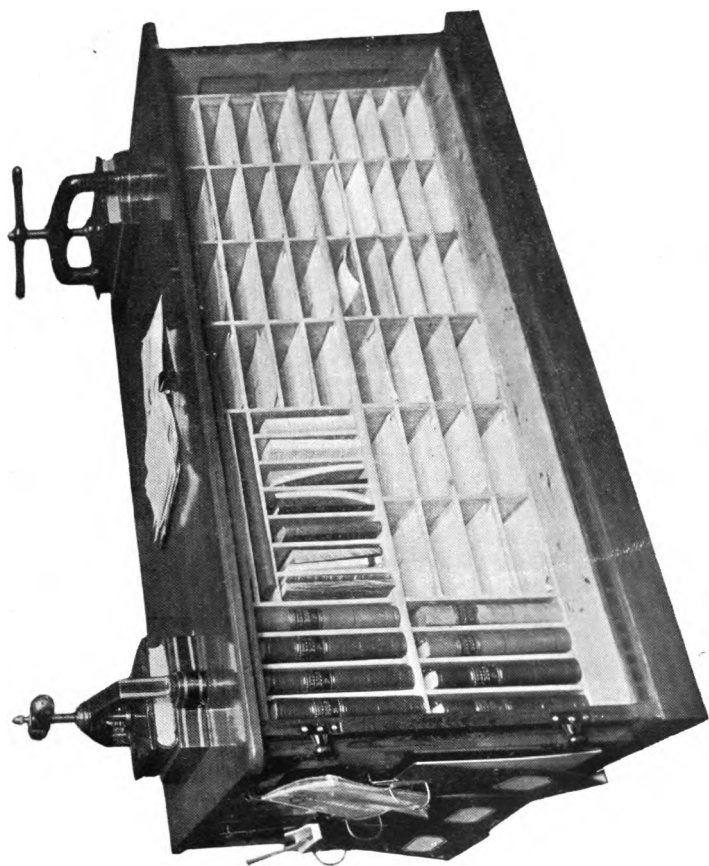
“ In order to make it a perfect Bureau, I consider it essential :—

- (1) That the class should be fairly large.
- (2) That each student has a knowledge of two foreign languages, sufficient to enable him to write a fairly correct business letter in each. He must be instructed in the commercial phraseology, the customs, and the way of looking at things of the people whose language he is learning.
- (3) That the students are all able to make out an invoice, an account sale, a bill—whether on a bank or on a private firm—are competent to fill up a Bill of Lading, an instruction for marine or fire insurance, a discount note, a brokerage or commission account, &c., &c.
- (4) That the students are able to keep books by double entry, and to make up an account current. (I attach some importance to shorthand for those who will remain clerks, none to typewriting—it may be acquired in a week. These subjects may, if necessary, be learned in leisure time, and by way of recreation.)
- (5) That they understand the method of converting English money into foreign currencies, and be able to go, so to speak, from one foreign money market to another, and compare the value of money, such as it is understood, with the fluctuations of the money market at home.

“ I confess I am taking a somewhat high standard of commercial knowledge, especially in this latter point, but at any rate the student should be sufficiently familiar with the conversion of one currency into another.

“ Assuming that these five conditions are satisfied, then the actual teaching of the Bureau may be commenced ; and in what I have to say of the work of the Commercial Bureau I may perhaps state that *I speak partly from experience*, and partly from what I have seen or heard of on the Continent.

“ The master begins by dividing his class into sections. He tells A and B to consider themselves for the present as cotton exporters in the United States of America, C and D are steamship owners, E and F are importers in Liverpool, G and H are bankers in London. Then he appoints the remainder of his class as examiners or critics, and opens the work.



**COMMERCIAL PRACTICE LECTURE DESK, DOORS FOLDED BACK—FRONT VIEW.**

The doors being double-hinged, fold back so that students may work at either end, taking press copies of outgoing documents—teacher can work at back—all in full view of the class.

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"A and B are told to buy 500 bales of cotton in the interior of Texas. They are told what to pay, on what conditions, how to handle, where and how to insure, receive and ship the cotton. They are to make out all the documents necessary for the purpose, draw up all the cables, write all the letters in Liverpool and London, borrow from their bankers, repay them by bills on G and H, London, &c., &c.

"C and D, the shipowners, are told to do their share of the work—draw up charter parties, make out Bills of Lading and freight notes. The master will suggest certain difficulties likely to be encountered, and familiarise them with such incidents as are connected for example with damage to ship or cargo, bottomry, demurrage, jettisoning, &c., and a thousand and one other incidents connected with the working of a steamer or sailing vessel.

"Then E and F, the importers, are told to do everything connected with the buying of cotton in America, and the selling of that same cotton in Liverpool. It is their duty to request the shippers to draw on their bankers in London; to instruct, by letter, the same bankers to accept, to pay freight, dock and town dues, cartage, brokerage, &c.; to calculate at what price they can afford to sell these 500 bales to a spinner or his broker in sterling money, in English weight, and subject to the usual tares and draft, &c.

"Each of these three firms, Messrs. A and B, Messrs. C and D, and Messrs. E and F, have to do everything from the first operation to the last connected with this mercantile transaction. They are told to make the necessary entries in their books, write up the ledger, make out invoices, settle the payment, and finally draw up a balance-sheet showing profit and loss account. The remaining students are told off to examine accounts, to check the statements of each firm in turn, and to act as censors; by so doing under the guidance of the head-master they learn the operations of each branch themselves.

"When the three firms named by way of example have been conducting operations of a similar nature for some time, their positions are reversed; the shipowner becomes an importer, the latter is turned into a shipper, and they who acted as shippers become steamship owners.

"I do not mean to convey to you that all the technicalities of each department of trade are gone into to a nicety—that would be a sheer impossibility. The master who directs their work has a general knowledge of each branch, is familiar with the general rules which ought to govern each commercial transaction in the leading countries of Europe,

of whatever nature it may be, and by referring to actual documents in his hands, easily obtainable from the various shippers, shipowners, importers, brokers, &c., he can take his students very near to the speciality of each branch of commerce.

“ They are engaged, so to speak, in actual commerce ; they are taught all the drudgery of an office, from folding a letter for the post and stamping it, to the highest branch ; while at the same time receiving instruction in Modern Languages, Modern Geography and History, Political Economy, Commercial Law, and in Science bearing on the raw materials, so that they gradually begin to realise in an intelligent and independent way how everything that happens—politics, climatic changes, inventions, rise and fall of the money market, and fiscal laws—affect the price of the particular article of produce in which they deal.

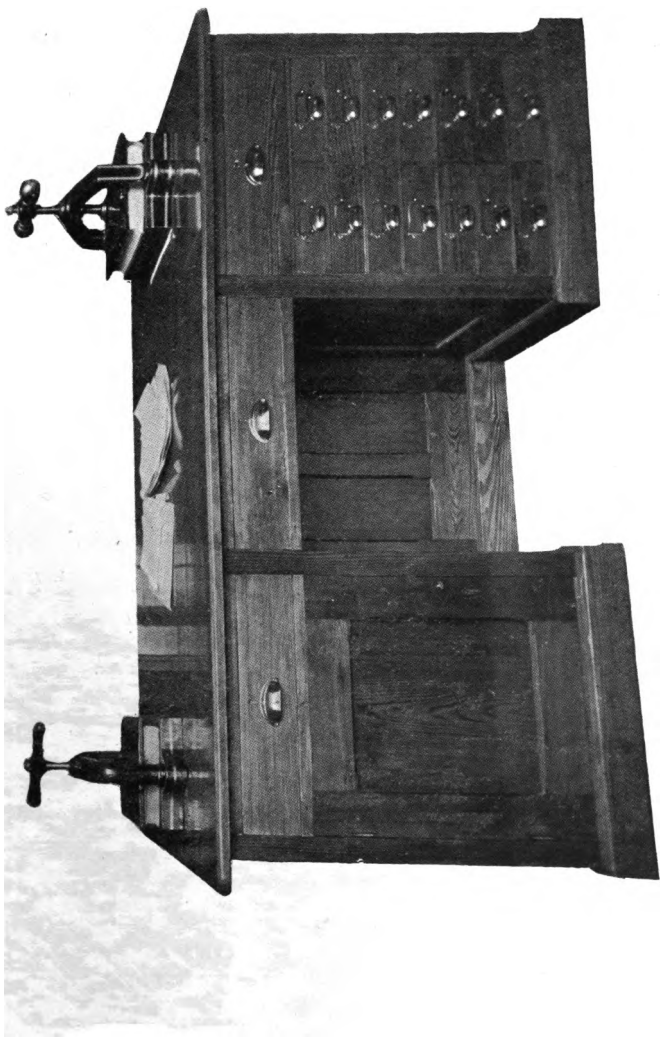
“ If added to this the Bureau has the appearance of an office, if it is furnished, for example, with desks, files, copying press, pigeon holes for the letters, books, &c., such as are actually used in mercantile concerns, it will have such an air of reality about it which cannot but be very beneficial to these young men whose ambition it is to make a place for themselves in the world of commerce.

“ Of course, the curriculum I have described can be extended and varied *ad infinitum*.

“ Given the knowledge of foreign languages, the student can be assigned the position of importer or exporter in Antwerp, Havre, or Hamburg ; be told to write in French or German, to calculate what 500 bales of cotton will cost delivered in St. Petersburg, in roubles per pud (Russian weight), to make up invoices in francs or marks, he can be made to bring into practice in the Bureau the special instruction he has received in Commercial French, German, Spanish, &c.

“ What I have described in a very imperfect way is actually carried out in practice in a number of Commercial Schools on the Continent with the greatest success.

“ In Belgium, they extend the system to such an extent, that, as I have been told, two schools act together, they buy from and sell to one another by correspondence : they have the daily quotations of the principal articles of trade, such as cotton, wool, sugar, coffee, palm oil, &c., and the daily quotations of the exchanges of the world posted up in their respective class-rooms—everything is done as if they were really engaged in business, and anxious to have the best information available about any particular trade.



**COMMERCIAL PRACTICE LECTURE DESK—BACK VIEW.**

The top drawers are generally utilised for keeping actual documents of Home, Export, and Import Trades respectively, for exhibition purposes while teaching. . . . Left cupboard for storing heavy apparatus. . . . Files on right, for storing surplus documents or for filing purposes. Desk is knee-holed for teacher's use.

*NOTE:—These desks are made by Mr. George Blakely, Office Furniture Manufacturer, Birstow Square, Wakefield, Yorks.*

*To face page 62.*



"In the Commercial School at Neuchâtel, which has to my mind a model Bureau\*, all I have been describing is carried out. At that school, pupils can even select what is the line of business they wish to be most proficient in, and if the subject is not actually represented by a special teacher, the Administrator goes so far as to specially appoint one who has the requisite knowledge.

"After hearing these brief sketches of the work of the Commercial Bureau in some Schools of Commerce, you will, I have no doubt, be ready to ask '*Cui bono?* What is the good of all this? If a youth is to be a broker, he need not trouble himself about rates of exchange, about accounts, and risks at sea. If he is to be a clerk, he will have to learn one thing well, and do that same work all his life. If he is to be a merchant, put him straightway into a merchant's office, and if he is sharp, he will learn all connected with that particular line of business that it is necessary for him to know.'

"That, no doubt, is true, but it suggests a very restricted ambition, and a limited range of vision.

"Your plan will only give the student one particular picture of commercial work; and should that particular variety of business diminish in volume, be transplanted elsewhere, or leave the country altogether, what becomes of the limited education and training? What is to fit a man to take up a new line of business altogether? We advocate of a complete Commercial Education, on the other hand, wish to give the students a far wider outlook and capacity. Besides the mere technical work of an office, we advocate the teaching of Modern Languages and Literature, Geography and History, Political Economy, Science bearing upon Commerce, &c. We try to show the student the why and wherefore of everything that influences the price of a commercial commodity, the causes of dear and cheap money, &c.

"Would the youth of 16 learn all that in an office? Is he likely to study them at home? Is it not a fact, and a natural one, that Englishmen in business who are in earnest seek to educate themselves in all those branches just enumerated by means of evening classes when once they are married, settled down, and brought to realise their position? But by leaving a young fellow at a Commercial Day School till he is 18 or 19, he will have a far better chance of being trained so as to be able to turn his hand and his mind to anything that strikes his fancy, and that in an intelligent fashion.

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\* Full particulars of the Bureau Course of the Neuchâtel School of Commerce are given at page 100 *et seq.*

“When we advocate Commercial Schools for our young manhood, it is because we wish them to do better than their fathers, better than their neighbours, better than other nations which are running us hard in the race for wealth, which are competing with us on our own ground, or in our own Colonies, and driving us slowly but steadily out of our privileged hunting grounds. It is because we don't want the clerk necessarily to remain a clerk, and because we want the sons of our merchants and manufacturers to enter their father's business with a wider vision, with a more complete mental outfit, and with greater power and facility of close reckoning, so that they may not only be able to continue their father's business but to improve and extend it, to make it more fruitful, to take advantage of the latest improvements and inventions of international communications and so prevent the business from passing over to our rivals in other countries as a consequence of the superior knowledge which they bring to bear upon that particular branch of trade or commerce.

“What we aim at, and I speak from experience, is to enable a young man, after having studied at a Commercial School for two or three years, and gone through the Bureau, to enter into any office, into any business, and be there as a sort of maid-of-all-work, able to help in turn or replace any of the clerks at a moment's notice, and after a couple of years, aided by his commercial training, to be ready to take up a position of trust and responsibility.

“I know of such men, who at the age of 22 or 23 years, were found fit to be placed at the head of old business firms, and who were able to conduct the business of those firms with marked success ; earning at that early age double and treble the money which the elder clerks in the firm, who had been there 15 and 20 years, and who had always been in the same groove, were able to command.

“And when I come nearer home, when I confess to you the difficulty we men of business have to find suitable clerks who can correspond in and speak fluently one or two languages, who can take up close calculations of the various exchanges, who have a fair knowledge of the commercial laws and customs of other countries, and to whom we would with pleasure give salaries of £150, £200, £250, or even more, to find such among Englishmen, whom we would naturally prefer, and are compelled to take Germans, Swiss, or Dutchmen who can do all these things, the necessity of Commercial Education is, I think, demonstrated beyond all shadow of a doubt.

“I know full well, that we cannot be sure of making money, and that no amount of accomplishments will make us rich. But with



COMMERCIAL STUDENT'S DESK.

Student's Desk suitable for student of 16 and upwards. Locks up. . . Black and red ink on the right; copying ink on the left.

*NOTE.—These desks are made by Mr. George Blakey, Office Furniture Manufacturer, Bairstow Square, Wakefield, Yorks.*

*To face page 54.*





knowledge and common sense comes power, and with power of estimating things at their true value comes the facility of making the best of our surroundings and moulding them to our advantage.

"Commercial Schools have been in existence on the Continent for many years. *I myself was at one of them forty-five years ago.* I am grateful for having been there : yet when I consider what they were like, and what were their uncommercial surroundings, and compare them with what, for instance, we hope our Liverpool School of Commerce will develop into, their importance is dwarfed into insignificance by the vastness of the commercial life and the interests of this country. Brussels, Leipzig, Lyons, Neuchâtel, and Cologne are pigmies in the commercial world alongside of London, Liverpool, Manchester, Glasgow, Leeds, and Bradford. The student here may see the produce of all countries, the manufactures of numberless workshops daily passing through the streets. In the Continental cities which I have mentioned there is not this opportunity. Here the student can be taken by his teacher and examine for himself great docks, immense warehouses, vast factories—and can better understand by this means the meaning of the operations which he is being taught in his Bureau.

"There should be a School of Commerce with its Bureau in every leading city of the United Kingdom."

#### THE TEACHING OF COMMERCIAL ARITHMETIC IN CONNECTION WITH THE COMMERCIAL PRACTICE COURSE\*

The students are trained to aim at excellence of methods for obtaining correct answers, quickness of reasoning and neatness in working receiving their due attention ; the various links of the chain of reasoning are placed in the centre of the page and mere mechanical work aside. A sufficient number of words, usual abbreviations being allowed, are always used to clearly point out the line of reasoning adopted, that the work may be intelligible. Reasons are required to be given briefly and to the point. A special manuscript book is kept for this subject.

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\* See page 59.

In any examination the clearness of the course of reasoning adopted and the legibility and neatness of the working, the whole of which should in every case be shown, should be taken into account, in addition to the correctness of the answers ; but reasons should be given briefly and mere mechanical work may be placed at one side of the paper.

The very special character which should be given to the instruction in the Commercial Arithmetic which accompanies the operations connected with the Home, Import, and Export Trades is often lost sight of, and it is considered essential that teachers of this subject should give evidence of an adequate acquaintance with the varied operations of commerce, as well as with the processes of Arithmetic, before being allowed to conduct classes.

#### THE TEACHING OF BOOK-KEEPING IN CONNECTION WITH THE COMMERCIAL PRACTICE COURSE\*

In Book-keeping, the reason for keeping each book, also the information to be derived from it, or from each set of columns contained therein, and the specific value to a trader of every account, as, say, a "Banking Account," and the advantage of keeping Departmental Trading and Subsidiary Profit and Loss Accounts over General Accounts are made clear.

Instruction and practice is given in the best methods of keeping the specified books, and in each stage the principles on which those methods are based, and the relations of each book to the other books are explained, so that the students may have an intelligent comprehension of the reasons for each step taken. The

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\* See page 59.

difference between Single Entry and Double Entry and the detailed advantages of the latter over the former are clearly defined.

*The teacher does not read the text-book exposition of new matter to or with the students, but previously prepares notes on the matter to be dealt with and gives a short explanation of the same, and, as the explanation develops, carefully illustrates on the blackboard every point raised. Questioning and recapitulation receive adequate attention, and accompany and follow each lesson, so that the teacher may ascertain whether the new matter has been firmly impressed on the minds of his students. The heading of each lecture is always placed on the blackboard, that the students may grasp the object of the lecture, and on all occasions the blackboard is freely used.*

At the commencement of the session, students taking the elementary stage are kept at the Waste Book, Journal and Ledger (i.e., *Examination Book-keeping*); during which time they journalise every transaction, post every entry in detail from the Journal to the Ledger, and evolve Trial Balances. After being kept at this work for not more than 15 lessons, the students are introduced to *Practical Book-keeping*, i.e., to the labour-saving methods adopted in actual business, and are taught to dissect or summarise the various entries made in the Sold and Bought Day Books, &c. Students in the elementary stage are not as a rule required to work out the exercises beyond the Trial Balance; this gives the students more time and opportunity to acquire a satisfactory knowledge of the practical working of the subsidiary books and the Ledger.

Each class in this subject is taught collectively; a portion of each lesson being devoted to the explana-

tion of principles, transactions, and terms, and a portion to the elucidation of difficulties met with in the home work; the class is questioned as to the correct way of entering up each transaction, and the reasons for this.

Genuine invoices, paying-in slips, cheques, bank books, receipts, counterfoils, statements, credit notes, delivery notes, promissory notes, bills of exchange, and other commercial forms and documents are obtained, and are submitted for the students' inspection when explained.

Each student has a text-book and is provided with a copy of special exercises; and exercise books on the lines of the model set\* approved by the Technical Instruction Committee of the County Council for the West Riding of Yorkshire are adopted for the work of Elementary and Intermediate Classes, and used from the first lesson.

Care is taken that the worked exercises are, in the first place, correct in principle, and also arranged in an orderly and concise manner, distinctly legible and neat.

Writing in the elliptical Civil Service Style is preferred; ornamental writing is considered detrimental and is not permitted.

Ruling in red ink is encouraged, and judicious prominence is given to headings, sub-headings, and important entries by bold writing, a ruled underline, or otherwise.

Erasures are not permissible; any necessary alteration is made by ruling out the incorrect entry.

Omissions are rectified by placing cross-references where the mistake has arisen and where the rectifying entry is made.

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\* May be obtained from C. E. Dodgson, Publisher, Kirkgate, Wakefield.

The whole time of each lesson is given to instruction. *Collective* correction of exercises, from the blackboard or otherwise, *is avoided*.

Home work brought by the students is corrected in red ink by the teacher, in the intervals between the class meetings, and the more common mistakes pointed out to the class as a whole, together with the corrections. The teacher finds it therefore most convenient to work through the exercises himself in the first place, and requires the students at the commencement to hand in their home exercises in draft, for correction, say on ruled foolscap sheets, and only to enter them into the ruled exercise books after having been examined and corrected by the teacher. At the end of the course the student is thus provided with a correctly entered set of accounts for reference as needed.

### THE TEXT-BOOK DIFFICULTY

#### HOOPER & GRAHAM'S SERIES "MODERN MANUALS OF COMMERCE"

NOTE 1.—*Material which for eight years has been in use in the West Riding Teachers' Training Courses in Book-keeping will shortly appear in text-book form in three inexpensive parts, written by William Adgie, Jun., F.C.A. (of the firm of Beavers & Adgie, Leeds), who has throughout conducted these courses. Part I. is to be ready for September next.*

NOTE 2.—*Material used in the West Riding Teachers' Training Courses in Commercial Arithmetic by the lecturer, G. H. Douglas, M.A., will also appear in text-book form in two inexpensive parts. Part I., and probably Part II., will be ready for September next.*

*The above will be published by Messrs. Macmillan & Co.*

## THE "STUDY OF MATERIALS" COURSE

- THE "STUDY OF MATERIALS" COURSE.
- (a) Commercial, Industrial, and Statistical Geography.
  - (b) Commercial and Industrial History.
  - (c) Knowledge of Products and Industries —Warenkunde.

REQUIRED :—Commercial Museum, lantern, slides, and special maps.

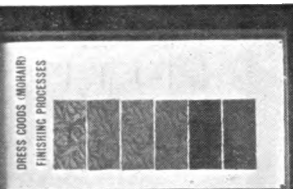
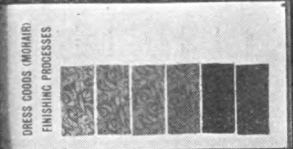
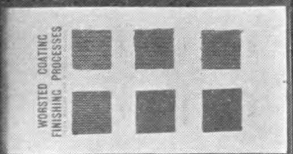
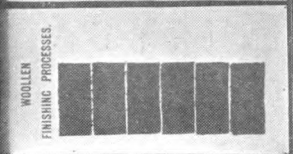
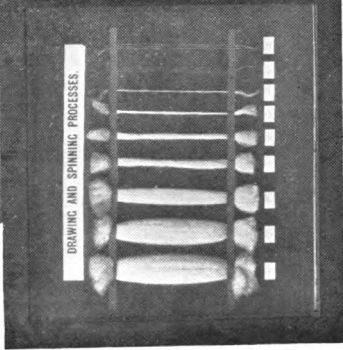
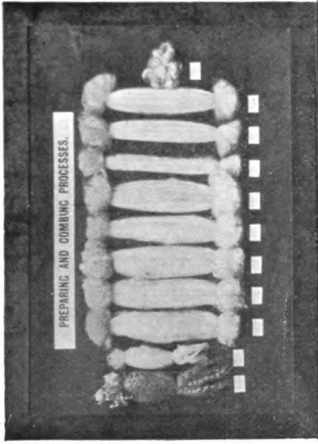
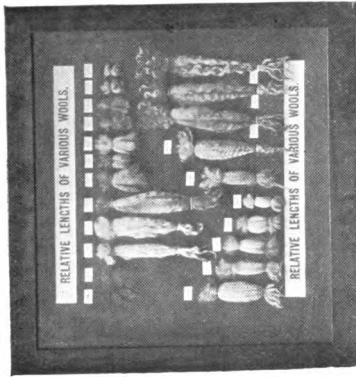
The courses of Economic Geography and History should lead up to and continue concurrently with a course dealing with the economic development of the leading British industries treated geographically and historically, viz.:—Coal, wool, woollen and worsted yarns and pieces, iron and steel, leather, cotton, silk, linen, cereals, &c., and throughout this course the organisation of each industry should, as far as may be possible, be studied, and a general idea acquired of the legislation affecting it.

In the Schools of Commerce of most Continental countries it is the usual practice to elevate the "Natural and Industrial History of Commercial Products" into quite a special branch of study, designated in German by the name "Warenkunde." Not merely the "raw" condition of the different products is considered, but also to some extent their processes of manufacture and actual manufactured productions. To teach such a subject successfully special sets of slides and a museum become an absolute necessity.

The statistics of the products and industries are also considered, and here the lecturer employs the "Graphic" method of illustration, which is shown to its best in Mulhall's "Dictionary of Statistics." A few sheets of cardboard and suitable colours enable him to construct

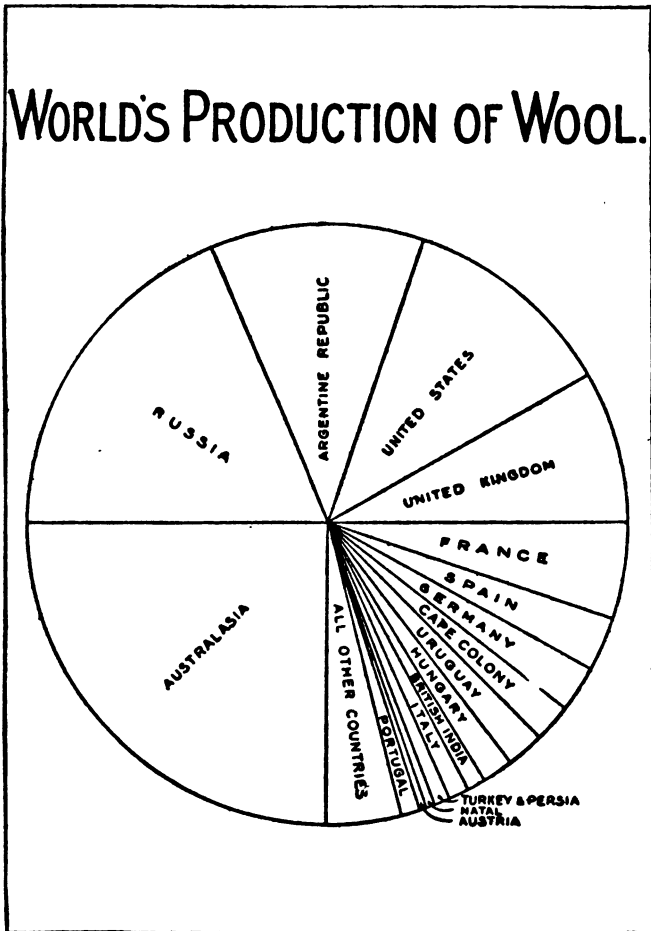






WOOL AND THE WOOLLEN INDUSTRY—WALL SET.

To face page 61.



somewhat similar diagrams, of a striking character, drawn to scale, which impress themselves firmly in the pupil's eye and memory.

In dealing from a commercial point of view with the products and their connection with "Industries," the purely technical (or manufacturing) side of the industry is only introduced incidentally, the side of the industry which is specially emphasised being that which appeals to the merchant, i.e., to the salesman and buyer of the raw and finished materials of each section of an industry.

In the case of wool, for instance, the finished product of one department may become in turn the raw material of the next, that is to say, (a) raw wool, which is a finished product of the sheep breeder and farmer, is sold as raw material to the comber, (b) who cleanses and combs the wool, and then sells it as "Tops" to the spinner or hosiery manufacturer, (c) the spinner in turn sells his yarn (his finished product) to the weaver ("manufacturer"), and lastly (d) the woven material goes to the dyer and finisher to be finally prepared for the market. At the foregoing various stages, namely, as raw wool, as combed wool (tops and noils), as yarn, and as cloth or stuffs, &c., the various materials are sold and bought in the markets. Statistics as to the output, import and export, prices, foreign competition, tariffs, &c., and the customs of markets at each of these stages receive careful attention.

Taking coal and the coal industry the following heads are generally dealt with, and attempts are made to give the approximate cost where necessary and possible, viz., (a) the formation of the coal measures; (b) prospecting for and proving coal; (c) sinking the shafts; (d) the working of the mine; (e) the underground and surface management and routine; (f) the principal coalfields, the varieties and comparative quality of their coals, coalfields known but not yet



MUSEUM CASE—DESIGN No. 1.

For placing against the walls of a room, or back to back in rows down a room.  
(See opposite page 52, for *Maker's address*.)

To face page 62.



worked ; (g) statistics as to output, and for what purpose used ; (h) statistics as to foreign output ; (i) the coal market, export trade, methods of selling ; (j) products obtained from coal.

Other industries are dealt with on somewhat similar lines, an endeavour being made (by means of slides, maps, note-books, reliable descriptive reading matter, and the museum samples and specimens), to qualify students to pursue the work unaided in any particular direction.

In order that students may see and examine the real objects spoken of, and that the teaching may be made practical, a well-chosen **Commercial Museum** with samples and patterns kept up to date, is provided.

Such museums show in the clearest possible manner, by means of samples and specimens, all kinds of products in their natural or raw state, and the various phases through which they pass from the raw to the manufactured state. Museums are attached to all Continental Schools of Commerce as an essential, and are looked upon as a means of education and of enlarging the ideas of the students. The samples and specimens are generally presented to the schools by merchants and manufacturers ; it is the exception for a school to have to purchase a set. The lecturer largely utilises these specimens in giving his lesson. Let us suppose, for instance, that Cotton is the subject of study. The different varieties of this textile are submitted to the students for examination ; they are asked to notice the length, colour, strength, &c. Then the lecturer shows the plant which produces it, the countries that cultivate it. Afterwards he makes known the different trade classifications of the product,

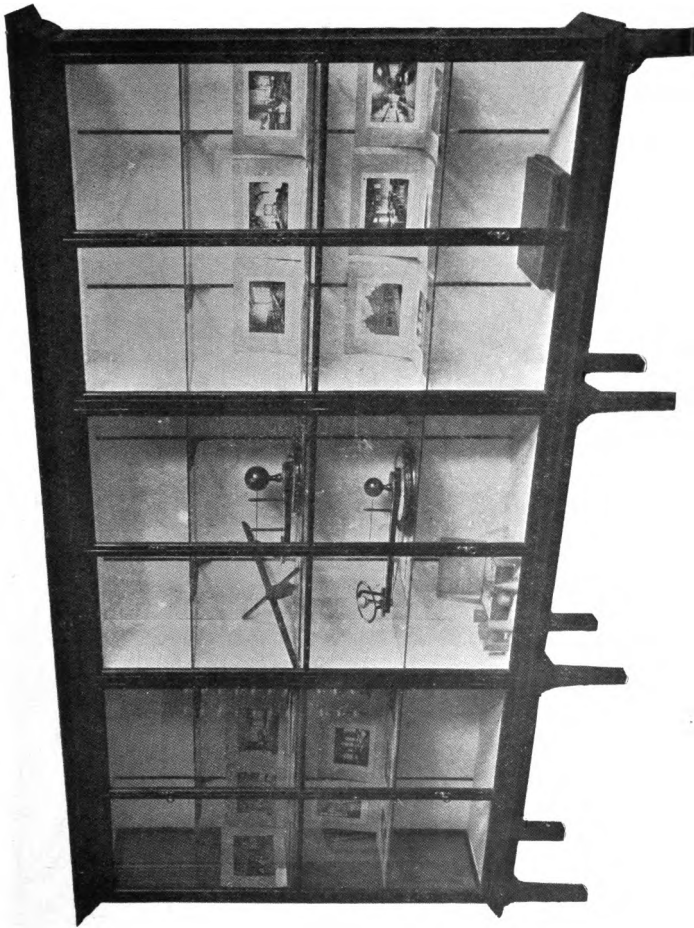
its uses, the principal markets, adding some statistical information to this. The students are also taught how to submit products and samples to chemical and mechanical tests, and how to observe them under the microscope to detect adulteration, &c. In this way, by means of "Object Lessons" on all kinds of merchandise, illustrated by actual specimens obtained from the Museum, the business man of the future is equipped to give an accurate description of any article and qualified to find out for himself the reason, if his own goods are being supplanted at home or abroad by goods of home or foreign manufacture.

#### COMMERCIAL GEOGRAPHY AND HISTORY

Geography and History when being treated generally, should be taken at separate times but should never be dissociated from one another.

Geography as a commercial subject must be emphasised. "Tell me the geography of a country and I will tell you its future" is a very true saying. Geography, however, is useless as a mere memory of names, and as often taught it is uninteresting; but when taught from an economic point of view it becomes a most interesting and valuable subject.

The primary basis of the economic study of geography, as of any other branch of that science, must be the physical nature of the countries dealt with, as regards both their soil and their climate in their relation to industrial production. Thus different soils, the result of geological formations, are suited to different forms of life; for instance, no man who understood this would expect to obtain the best crops of wheat from the coal formations.



**MUSEUM CASE—DESIGN NO. 2.**

For placing against the walls of a room.

*(See opposite page 52, for Maker's address.)*

To face page 64.





Therefore, in treating of the economic geography of a country we must keep to the natural zones marked off by geology and climate. Treating of European Russia for instance, we should portion out that country into six regions, viz. :—The (1) "Forest" region of the Baltic and White Sea Coasts with its wealth exclusively in timber and furs, and the resultant trades ; (2) the agricultural and manufacturing "Western" region of Poland ; (3) the metal, hardware, and cotton district of the "Centre" around Moscow and Tula ; (4) the vast "Cereal" region of the south, the so-called "granary of Europe" ; (5) the purely pastoral region of the "Steppes" between the Black and Caspian Seas ; (6) and lastly the great "Metal" belt of the Ural mountains, with its iron and copper, its gold and platinum.

Just the same remark applies to the kindred subject of commercial history ; for instance, "Why were the English textile trades formerly established in London, Bristol, and Norwich, and why have they now migrated to Manchester, Bradford, and Leeds?" Geology and Physical Geography again come in to give the answer.

**Special Commercial Geography** takes up such particular subjects as cartography, the manner of utilising voyages and travels, hygiene in hot countries, the metalliferous deposits of the globe, diagrammatic illustrations, &c.; and at this stage each country is in foreign Schools of Commerce often dealt with under the following heads :—

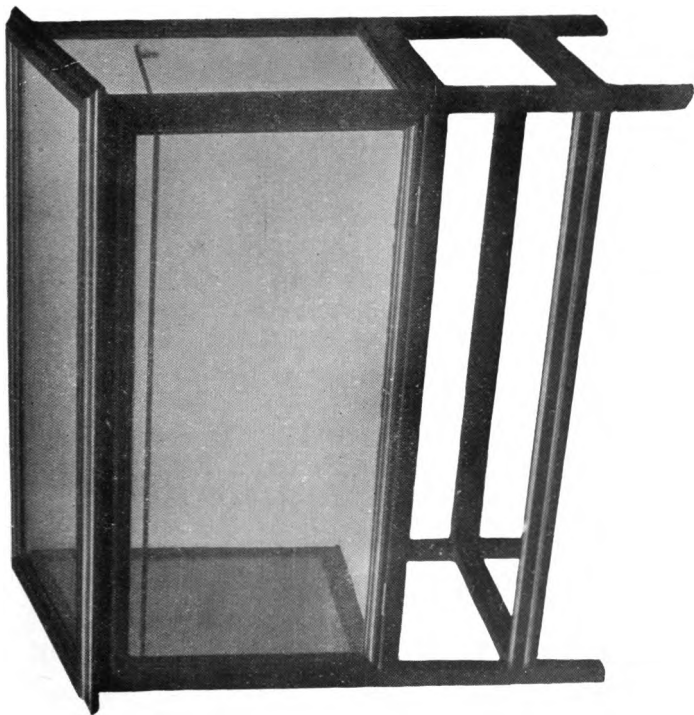
- (1) Aspect, relief of surface.
- (2) The subsoil, geology, mineral wealth.
- (3) Climate.
- (4) The reading of sea charts, and the economic value of the surrounding sea, &c.
- (5) Vegetation and animals.

**E**

- (6) Population—race, language, religions, manners and customs, social life, domestic life.
- (7) Agriculture, cattle-breeding.
- (8) Mines, various industries.
- (9) Commercial and maritime movements, organisation of credit, public works.
- (10) History and constitution of Government.
- (11) Future of the country, emigration, colonisation, and the conditions of success.

In connection with this subject a **Museum** is necessary for practical teaching purposes, and the utmost use should be made of it and of the lantern and slides ; while as far as possible the most recent information issued by the Board of Trade should be utilised. The end in view is to excite a taste for geographical study, and to show its utility in actual economic circumstances.

In addition to courses in Economic History which will doubtless deal firstly with International History, with the History of Commerce in Ancient Times, in the Middle Ages, and in Modern Times, tracing the evolution (a) of mankind from isolated communities to the great nations of modern times, (b) of the mediums of exchanges, (c) of the conditions of society from the state of feudalism to that of proprietorship or tenantry (paying rents, taxes, and rates), and (d) of the means of transport and transit, a few important and definite movements originating from trade considerations might be traced throughout, as also the growth of the Home and Foreign Trade of our own country, of our colonies, and the opening of new markets. Further, the evolution of the leading European countries to their present position among commercial nations might advantageously be traced concurrently with their economic geography.



MUSEUM CASE—DESIGN NO. 3.

For placing back to back down a room, in rows.  
(See opposite page 52, for *Maker's address*.)

To face page 66.

Q.

The history of Industry and Commerce is, however, so intimately bound up with geography that the two cannot well be separated.

The student might be encouraged to take a close interest in the political events of the day, so far as these affect commercial interests; and the latest consular reports\* from all countries might be placed at his disposal, so that he himself, later on, may be in a position to make a report upon the commercial prospects of any town, district, or country in which he may happen to find himself. And the principal mines, factories, mills, &c., of the neighbourhood might be visited by the students, accompanied by one or more of the lecturers. In this way, the student would acquire an insight into the actual working of those industrial establishments which have done so much to give Britain that measure of prosperity which she to-day enjoys.

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\*The weekly periodical "Sell's Commercial Intelligence," with its admirable maps and commercial articles, should be in the hands of every commercial student and teacher, and its maps on the walls of every school.

## THE "PRINCIPLES OF COMMERCE" COURSE

*Required.*—Specially equipped room (Bureau); special desks; Working Library of Statistical and Economic reference books; specimens of money, credit documents; models of Clearing House, Bank of England, &c., wall diagrams and charts.

This course combines the highest kind of mental discipline with great practical utility. No studies are more calculated to arouse intellectual alertness, to develop breadth of view, and to ensure logical accuracy of reasoning from cause to effect and from effect to cause. In no other part of the educational curriculum are the problems complicated by so many influencing factors, whose presence must be recognised and accounted for, nor are there many subjects in which the same problem may present itself in so many different forms. Hence the work of the course makes strenuous demands upon the self-reliance and originality of the student, the very qualifications which are of most value to the merchant, the banker, and the manufacturer. Facility in interpreting the general and particular movements of trade, in estimating their influence, and even in anticipating their future course, is acquired. Generally, the training results in a more open and receptive mind, one not likely to idolise past methods and customs simply because they are past, and, on the other hand, not likely to adopt new ones without a careful, though not necessarily slow, investigation of their merits and demerits.

Apart from its influence in these directions, the course is of practical value because it conveys detailed information concerning many of the relationships and operations of commercial life, for instance, Banking



**MUSEUM CASE—DESIGN No. 4.**  
For placing against the walls of a room.

*To face page 68.*





Administration ; Organisation of Banking in different countries ; the working of the Money Market, including such matters as the Autumnal pressure, Rate of Interest and Discount, and the Foreign Exchanges ; Customs and Excise Duties ; Public Debt operations ; Commercial Crises ; Colonial policy ; principles of the Organisation of Industry ; interpretation of Trade Statistics.

During the first two sessions the class hours are equally divided between the three sections, Political Economy, Statistics, Banking and Currency. In the last session the three sections are merged into one, the Bureau of Statistics, and an extra hour, if possible, is assigned.

#### ECONOMICS AND STATISTICS

Though statistical science covers a wider field than Economics, its main value undoubtedly ensues from its close connection with economic questions. The class work in Statistics confines itself, at first, to purely experimental work under the three heads of (i) research and verification, (ii) tabulation, (iii) graphic illustration. As an introduction, the figures, given by Mulhall and others, for British Imports and Exports since 1850 might be verified by appeal to the Blue Books. The statistics of coal production in the British Empire, as given in the Statesman's Year Book, in the Colonial Year Books, and in Mulhall, could be compared and discrepancies noted. As the student progresses, verification expands into research, and reports are asked for which require the handling of several works of reference, and more and more complicating factors are introduced. Tabulation will naturally be treated in connection with such research work, and from the

simple filling in of prepared schedules the student will proceed to plan out and execute his own. The discovery of the most suitable and expressive schedule for each work of tabulation undertaken is by no means so simple as would appear at first sight. After some experience in tabulation is acquired, graphic illustration is introduced, the value of which, if scientifically studied, cannot be overestimated. It not only illustrates more forcibly facts already ascertained, but is also a most useful instrument for the purpose of original investigation. The methods generally adopted are based upon the dot, curved line, circular axis (diagrammatic); the square, circle, isosceles triangle (geometric); the map with surface diagrams, &c. (cartographic). The description of these methods is beyond the limits of our space, but it may be noted that the danger of such work degenerating into mere drawing exercises must be carefully avoided, and also that the syllabus must be very carefully arranged so as to ensure a real development of the powers of the pupils.

Throughout all this experimental work of the first year, the student is inductively learning some of the theory of the science, which in the following year may be taken in a more formal and complete way, Tabulation, Index numbers, Interpolation, and other important points being discussed with reference to the principles upon which their use is based.

The class work in Political Economy consists in the first place of a general survey of the principles of the subject, the order and nature of the topics discussed being roughly as follows:—Preliminary Notions; Diminishing Returns; Division of Labour; Production on a large and small scale; Business Management; Normal and Market Values; Wages; Real and Nominal Earn-

ings; Interest; Causes determining Rate of Interest; Profit; Earnings of Management; Rent; Systems of Land Tenure; Metayage; Peasant Proprietorship and Tenant Farming; Trade Unionism; Co-operation; Outlines of Theory of Money and Credit; International Trade and Values; Taxation; State Interference. After the completion of this work, several of the questions already introduced are taken up again and treated much more fully and critically, in the following order:\* Industrial Co-operation (5); Trusts, Pools, and Corners (6); Nationalisation and Municipalisation (5); Trade Fluctuations and Commercial Crises (6); International Trade, and Protection, Reciprocity, and Commercial Federation (6); Public Finance (12). By this time the student will have reached the end of his second year.

#### BANKING AND CURRENCY

The first year's work is mainly descriptive, and is intended to give the student a general knowledge of the systems of banking and currency in vogue among the leading nations, with such historical treatment as may help him to more intelligently comprehend the present organisation and working. On the other hand, the second year's work is critical, dealing with a number of important currency and banking problems.

The chief topics of the first year's class are Functions of Money; Early History of Money; English Metallic Currency; International Money; Principles of Circulation; Promissory Notes and Credit Documents; Clearing House System; Origin of Banking and its Functions; Establishment and Development of the English Banks — their constitution; the Banking

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\*The figures in brackets represent the number of lessons.

Systems of France, Germany, and the United States. In the following year consideration is given to Relation between Metallic Money, Credit, and Prices; Quantity of Money Needed; Bimetallism and modern monetary questions; Bank Charter Act; Reserve of Bank of England and the Discount Rate; Joint Stock Banks; Money Market and the Foreign Exchanges.

#### THE BUREAU OF STATISTICS

In the final year, the three sections, described above, should merge into the **Bureau of Statistics**; and a room, fitted with special desks and filing cabinets, and also book shelves, be devoted to this work. The student is now led to practically apply his economic and statistical skill to the investigation of important commercial problems. The general features and causes of Trade Fluctuations and Crises, Analysis and Criticism of Transport Facilities and Charges, Local Trade Movements, Money Market Problems, Banking Statistics, Home and Foreign Trade Variations, Distribution of Capital, Bankruptcy Statistics, Oscillation of Prices, form some of the questions which can be handled with advantage. The class should be divided into groups of three, and different work assigned to each group, an interim report of the work accomplished at each lesson being handed in. The final reports upon each separate question are examined and, if approved by the lecturer in charge of the Bureau, filed for future reference.

## THE COURSE IN COMMERCIAL LAW

Whilst it is no doubt desirable that everyone should understand the laws by which he is governed, seeing that "ignorance of the law excuseth no man," it is manifestly impossible in the course of thirty or sixty lessons to give a satisfactory knowledge of the common and statute law of this country in its entirety; therefore in beginning this course the students are given merely an outline of the general law by way of an introduction to the law relating to commercial matters, or "commercial law" as it is generally called.

In dealing with commercial law it is possible to go more into detail, and the more important matters (such as contracts, the purchase and sale of goods, the carriage of goods by land and sea, arbitrations, cheques and bills of exchange, &c.) are dealt with fully, whilst other matters of less general interest (such for example as partnerships, companies, employers' liability, bankruptcy, &c.), are dealt with comprehensively, but perhaps not in such detail as the other subjects just mentioned. The instruction throughout, however, is of a practical character, purely theoretical, historical, or controversial matters being avoided as much as possible.

The object of the course is not to enable persons to dispense with the help of lawyers—for "the man who is his own lawyer has a fool for a client"—but rather to give such a knowledge of the law as will enable business men to avoid the many legal pitfalls by which they are surrounded, and to know when it has become dangerous to delay taking professional advice.

## THE CERTIFICATE AND DIPLOMA PROBLEM

### STUDENTS

Day Courses being so much more systematic, and therefore more valuable and effective than Evening Courses, we should like to suggest at the outset that a National Scheme of Examinations be instituted and that

I—"A National Commercial Group Certificate" be granted at the *conclusion* of a full "Evening Course," and that

II—"A National Commercial Diploma" be granted at the *conclusion* of a full "Day Course" of a Technical School, commencing at 15 and ending at 18 or 19 years of age, and that in each case the subjects covered by the certificate or diploma be specified thereon. The necessity for this is obvious to business men. If a National Scheme be not practical, a County or a group of Counties working in harmony with the local Chambers of Commerce may undertake this work. (*See page 221 et seq.*)

**Degrees** will no doubt be granted by the British Universities, some of which are at present considering the desirability of establishing a Faculty of Commerce, wherein, from recent discussions thereon, it would appear they intend such degree course to largely, if not wholly follow the study of Economics and Modern Languages, or of Economics alone. We have, however, a conviction that, if we are really to do something towards establishing a Department of Commerce in connection with our University Colleges, we must make it thoroughly practical. We must not be too abstract in our studies, and we think it is of great importance that young men should learn, somehow or other, how to connect their studies with the practical work which they will have to undertake

when they enter a business house, or have a business of their own. Such a course will appeal to young men of from 18 to 22, that is to the few, and we therefore do not propose to deal with this aspect of the question beyond giving particulars of what is done abroad

#### EVENING WORK

An Evening Course to be of much value and effect should commence during the first or second week of September and continue uninterruptedly and smoothly for at least 30 weeks. Now many of the examinations in Commercial Subjects and Modern Languages at present in existence fall during the month of March, that is about two-thirds of the way through such a session. The even tenor of the course is interfered with, the lines of work are from the commencement perforce bent, often to the detriment of the teaching and the student, towards that examination, and as soon as the examination has been held the course comes to an untimely end, the students falling away because they have come to regard these examinations as the rounding off of their work. In order to encourage the lengthening of these evening courses no examinations should be held earlier than the first week in May, that is immediately on the *completion* of a winter session's work of at least 30 weeks. It is an excellent plan for the students to be brought together at least once after the date of the examination, to discuss with their teacher the difficulties of the examination paper. We have frequently heard it remarked that students often learn as much during such a meeting, when the whole work of the session is reviewed with the examination paper in hand, as during any previous five lessons.

No examination should be held at a private school when a public institution is available ; we have several times heard of instances of abuse in connection with



recent examinations, held at the former, but never of those held at the latter.

Examinations held in connection with Evening Commercial Work might well be divided into five grades or groups—Preparatory, Elementary, Intermediate, Advanced, and Honours—consisting of obligatory and optional commercial subjects; and students should be required to pass in the subjects enumerated, and necessary, in each group, within the space of three years, at longest. English language and literature should be made compulsory throughout the first three grades, at least; this because employés are usually specially weak in correspondence, and in composition generally.

Shorthand is as much a press, legal, or science subject as a commercial one; it is a useful means to an end and is only essential for correspondence clerks; for other commercial employés it is merely a useful accomplishment. Shorthand should, therefore, be optional.

Business men naturally resent being misled into engaging, as competent, young fellows who bring to them commercial certificates as additional guarantees of qualification, which ultimately prove to have been gained for very rudimentary and elementary work; we know of instances where large illuminated certificates and medals (gold, silver, and bronze) are given away for elementary, as well as for intermediate and advanced work.

We would suggest that certificates be granted for *advanced work only* in any one subject, and that nothing more than a simple notification that they have passed in the elementary and intermediate stages be sent to students. Group certificates, on which the compulsory and optional subjects taken should be recorded, might, however, be granted in the intermediate and advanced groups, but wording to the effect that another certificate follows the intermediate group certificate should be so distinct as to readily attract the eye

COMMERCE—EVENING COURSES

A Full Evening Course in Commerce might be organised in five grades—Preparatory, Elementary, Intermediate, Advanced, and Honours, as follows :—

GENERAL		COMMERCIAL	
<i>Preparatory.</i>	<i>Elementary.</i>	<i>Intermediate.</i>	<i>Advanced.</i>
1. English and Precise Handwriting and figuring.	1. Commercial Arithmetic.	1. Commercial Arithmetic.	1. Business Methods and accompanying Arithmetic.
2. Arithmetic and Mensuration.	2. Business Methods.	2. Business Methods.	2. Advanced and Company Book-keeping.
3. Geography.	3. Book-keeping.	3. Book-keeping.	3. British Industries, with Statistics.
4. History.	4. Commercial Geography and History.	4. Commercial Geography and History.	4. Modern Language, commercial correspondence and oral practice.
	5. Modern Language.	5. Modern Language.	5. Elementary Principles of Commerce—Transport and Currency.
			2. Commercial Economics and Statistics.
			3. Commercial Law.
			4. Banking and Currency.
			1. Business Methods (importing and exporting) selling Loco, F.o.b., C.&f., C., f.&l. and Franco (in foreign weights, measures and money), with accompanying Mathematics and Accountancy, and with correspondence in English and two foreign languages, the latter being also tested orally.

*Technical Schools.*—“Evening Schools of Commerce” of the *First Rank* might cover all the foregoing Grades. “Evening Schools of Commerce” of the *Second Rank* might cover the Preparatory, Elementary, and Intermediate Grades. *Preparatory Courses.*—Evening Continuation Schools might cover the Preparatory, and be allowed to commence the Elementary Grade.

## DAY WORK

## HIGHER ELEMENTARY SCHOOLS

*Higher Elementary Schools*, following upon the elementary schools and taking boys from 12 to 15 or 16, as provided by the New Code, through a course with a commercial leaning, might prepare them for a "**Lower Commercial Certificate**," and, roughly speaking, cover the ground set out in the Preparatory and Elementary Grades of Evening Work, proceeding somewhat further, however, with the *one* modern language, and doing the work generally much more systematically and thoroughly than is possible in Evening Courses.

## TECHNICAL SCHOOLS

*Technical Schools*, taking boys of about 15 to 17 through a commercial course, might prepare them for a "**Higher Commercial Certificate**," and, roughly speaking, cover the preparatory, elementary, and intermediate grades, proceeding somewhat further with *two* modern languages and doing the work generally thoroughly. A number of *Secondary Schools* may, as is the case abroad, be prepared to link such a course on to their general work.

*Technical Colleges*, taking youths of from 15 to 19 through a "Day School of Commerce" organised as a distinct department of the college, might prepare them for a "**Commercial Diploma**" and cover thoroughly *all* the work set out in the five Grades of Evening Work. Further, if the students enter upon their courses properly prepared in two modern languages, they should leave at 19 possessing an effective working knowledge of *two*, and a very fair knowledge of a third language.

**PART III**

**COMMERCIAL EDUCATION ABROAD**



# COMMERCIAL EDUCATION ABROAD THE POSITION ON THE CONTINENT IN 1901

OUR intention is to deal generally and suggestively, but as briefly as may be consistent with clearness, with the position of Commercial Education abroad at the present time, selecting for our purpose a few of the countries possessing a fairly well-developed system of Commercial Education. We feel it is impossible in this small volume to enter into detail under more than one or two heads, but *per contra* we give in most, if not in all instances, the name and address of a typical school or institution of each grade, in order that any person desiring detailed information on any particular grade or grades of school may be in a position to obtain such information.

## COMMERCIAL EDUCATION IN GERMANY

**Germany.\***—First and foremost we desire to direct attention (a) to the map at page 13 (which was prepared for the German Government by the German Commercial Education Association in 1898, and shows the geographical distribution of the Schools of Commerce of Germany at that date—in England we have *nothing*); and (b) to the footnote appended to the map, which indicates the systematic way in which the German Government is providing Schools of Commerce, for training all grades of the commercial classes throughout the length and breadth of their Empire; also (c) to

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\* Information has been kindly supplied by Dr. Stegemann, the official representative of the German Government at the recent International Commercial Education Congresses, and President of the German Commercial Education Association.

the tabular particulars appearing on pages 84-87, kindly checked by the German Commercial Education Association, which show the position of Commercial Education in the German Empire at the beginning of 1901. Addresses are appended to the particulars given of each type of school.

Many of the Schools of Commerce exist as departments of Technical Schools and Colleges, also as complete units. Several of the higher schools are attached to Universities.

An interesting feature of the German system of Commercial Education is the linking on of a School of Commerce course to each of their three types of Secondary School, viz., to (a) The Realschule, at Cologne, to (b) The Realgymnasium, at Zittau; and the Government is now preparing to link such a course on to (c) the Gymnasium (see remarks on the tabular particulars).

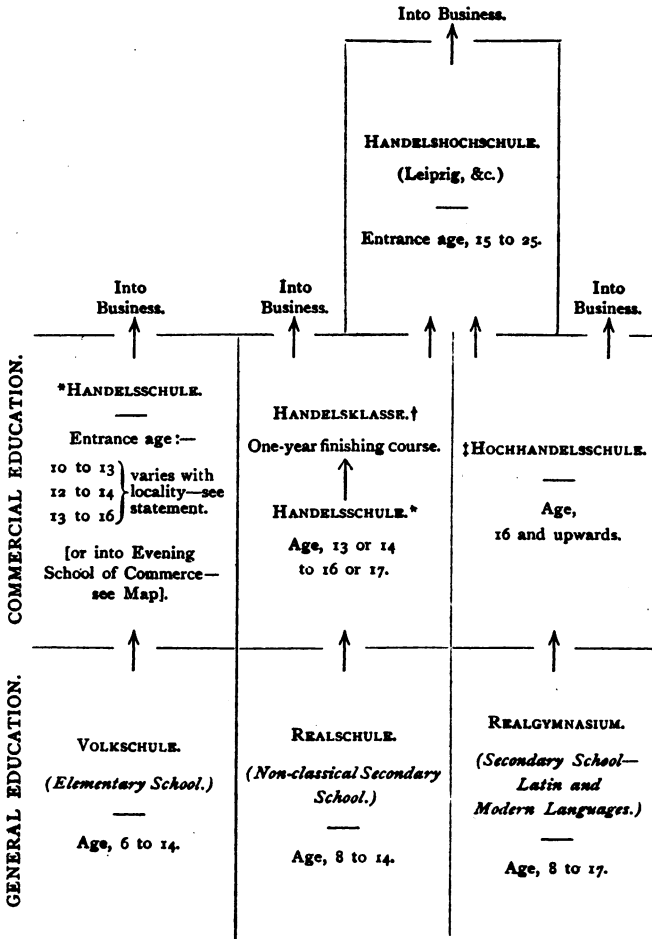
The modern language schools are, comparatively, largely on the increase in Germany; for instance, at Hamburg, which has a population of about 626,000, Latin is taught in only three public schools, with about 1,600 boys in attendance—in all there are 216 schools in that city, with over 96,000 scholars in attendance. Modern Languages are taught in every boys' school.

The idea is fairly prevalent in this country that Germany makes no special provision to meet the needs of those intended for commercial life, relying solely on her system of general education, also that such special training, if it exists, does not commence before the age of 19 years. The particulars which follow are correct, and should, we think, cause our readers to pause and consider, knowing as they do that, so far, no provision for Day Work has been made in the United Kingdom.

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NOTE.—The Realschule is a purely modern language secondary school, the Realgymnasium is a Latin and modern language school, and the Gymnasium is a purely classical school, teaching both Latin and Greek.

DIAGRAM SHOWING ORGANISATION OF  
COMMERCIAL EDUCATION



GERMANY—see tabular statement.

\* Handels = commercial.  
† Hoch = high.

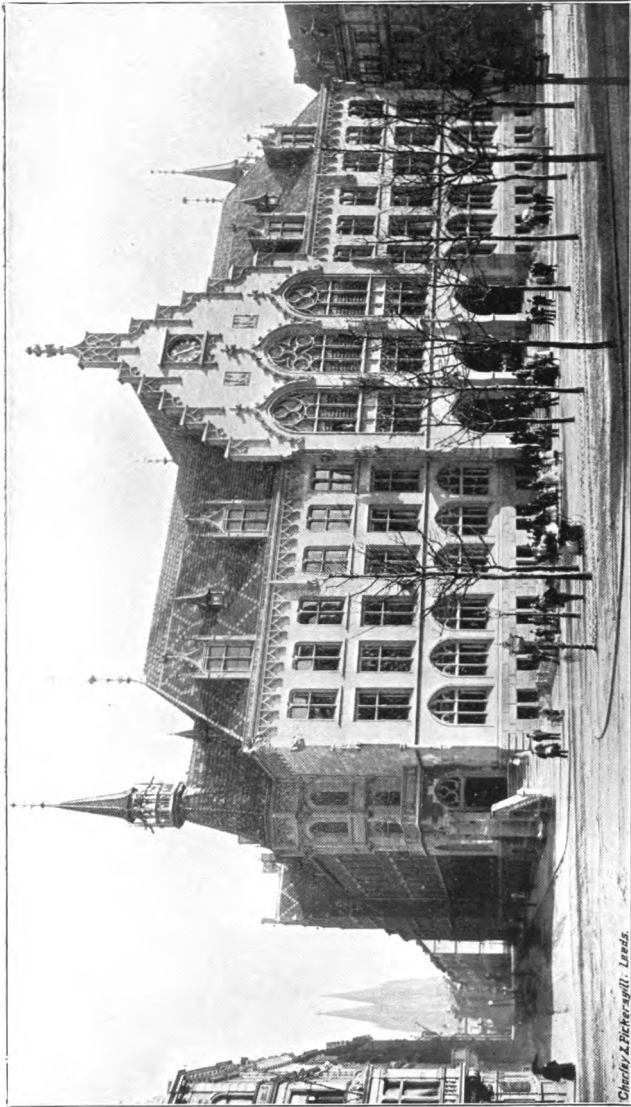
\* Schule = School.  
† Klasse = Class.



**GERMANY**  
**COMMERCIAL SCHOOLS AT WORK, 1900-1901, WITH PARTICULARS (SEE MAP)**  
**EVENING WORK**

1. Evening Schools of Commerce.	Number of such Schools.	Entrance Age.	Duration of the Course.	Number of lessons given weekly.	Annual School Fees.	Curriculum and Remarks.
1. Continuation Schools providing general but practical preparatory courses.	Varies ...	14 to 15	Half-yearly or yearly	4, 6, 8, 10 lessons.	4/- to 40/-	Such schools are attached to the Schools of Commerce, and were established to meet the requirements of backward students. The subjects studied are the Mother Tongue, Arithmetic and Mensuration, Commercial Practice, Book-keeping, Geography, Drawing, Natural History, and the Duties of a Citizen.
2. Commercial Courses which are carried on during the winter only.	Varies ...	14 to 15	Half-yearly (in winter)	2 to 4 lessons.	2/- to 4/-	NOTE.—The "Fortbildungsschule" linked on to the "Handelschule" at Meissen is a typical example. Address: (for programme of studies) "Den Direktor," &c., and enclose P.O. to cover postage, &c.
3. Evening Schools of Commerce, not compulsory.	196	14 to 15	The Curriculum is arranged to extend over 3 years.	6 to 12 lessons.	6/- to 40/-	These are special courses in which each subject is arranged in three stages. The subjects taken are the Mother Tongue, French, English or Spanish; Commercial Practice, Book-keeping, and Geography and History; Shorthand and Handwriting; Commercial Law. These courses are intended for (a) those about to enter, and (b) those already engaged in business offices.
4. Do., compulsory	61	14 to 15	Do.	Do.	6/- to 40/- (Extra Fees for Optional Subjects.)	NOTE.—The "Kaufmännische Schule zu Bochum, the "Fortbildungsschule des Kaufmännischen Vereins" at Halle a. S., the "Kaufmännischen Fortbildungsschule des Volkbildungsvereines Mülhausen" and the "Schulordnung für die Kaufmännische Fortbildungsschule" at Braunschweig, are typical examples. Address: "Den Direktor," &c.
5. Do., indirectly compulsory.	95	14 to 15	Do.	Do.	Do.	





THE NEW SCHOOL OF COMMERCE AT COLOGNE (KÖLN).  
(From Photograph taken by Emil Niederhäusern, Decorative Artist.)

To face page 85.

GERMANY—continued  
DAY WORK, 1900—1901

11. Day Institutions working to schemes drafted to meet the particular needs of a locality.	No. of such Institutions.	Entrance Age.	No. of lessons given weekly	Fees.	Curriculum and Remarks.
1. Schools of Commerce.	80 e.g., Berlin Köln München Nürnberg Erfurt Gotha Stuttgart Bautzen Chemnitz Dresden Gera Leipzig Osnabrück Zittau	10 to 13  12 to 14  13 to 16	28 to 36  16 to 24 (and more)  6, 8, 10, 12 to 16 (and more)	Varying from 40 to 180/-  Do.  24 to 80/- and upwards.	Mother Tongue, French, English, Commercial Practice, Book-keeping, Arithmetic, Geography, History, Physics and Chemistry, Drawing, Commercial Economics, Commercial Law, Study of Products and Industries (Warenkunde); Commercial Correspondence in all Languages studied; Shorthand (optional). NOTE.—The "Handelsschule" at Zittau and the "Handelsschule" at München are typical examples.
2. High Schools of Commerce.	18 e.g., Aachen, Frankfurt a/M. Hamburg, Karlsruhe, Mainz, München	16 to 18	28 to 32	?	Mother Tongue, French, English, Commercial Practice, Book-keeping, Commercial Arithmetic, Geography and History, Physics and Chemistry, Commercial Economics, Product and Industries (Warenkunde); Commercial Correspondence in all Languages taken. Short-hand (optional). NOTE.—The "Städtische höhere Handelsschule" at Hanover is a typical example.

**GERMANY—continued**  
**DAY WORK, 1900—1901**

II. Day Institutions working to schemes drafted to meet the particular needs of a locality.	No. of such Institutions.	Entrance Age.	No. of lessons given weekly	Fees.	Curriculum and Remarks.	
3. Higher Schools of Commerce (Commercial Colleges)	(In preparation.)	...	...	...	<p>The aim of these courses and classes is to fill up the blanks which have been left by the previous education of those desirous of entering upon a commercial career. The subjects offered are the Mother Tongue, French, English, Commercial Practice and Book-keeping, Arithmetic, Geography and History, Products and Industries (Warenkunde), Physics and Chemistry, Handwriting and Shorthand, Commercial Correspondence in all Languages being taught.</p> <p>NOTE.—The "Realschule (six year course), Handelschule (three year course), and Handelsschule (one year specialised course), of the town of Cologne is a fair example of the linking on of a School of Commerce to a Modern Secondary Grammar School.</p>	
4. Special Commercial Courses and Classes.	(Not known exactly.) e.g., Crimmitschau at Dresden.	?	8 to 34	100/-		
5. Higher Special Courses and Classes of Commerce.	e.g., Dortmund } Dresden } Gera, Köln } Leipzig } Osnabrück } <small>The course extends over from two to 2 years.</small>	...	10 to 32	...		
6. Commercial Courses.	e.g., Strassburg i/E., Mülhausen i/E., and some Commercial Schools for girls.	15 to 25	...	...		
						<p>At Mülhausen three courses are arranged, viz., (a) The German-French course comprising German and French, with Commercial Correspondence, Commercial Practice, Book-keeping, Arithmetic, Geography, History, and Products and Industries (Warenkunde), Commercial and Factory Law, (b) The English Class, and (c) The Italian Class.</p>

GERMANY—continued

II. Day institutions working to schemes drafted to meet the particular needs of a locality.	No. of such Institutions.	Entrance Age.	No. of lessons given weekly	Fees.	Curriculum and Remarks.
COMMERCIAL UNIVERSITIES					
7. Commercial Courses of University grade.	e.g., Magdeburg, Frankfurt a/M., Berlin, Düsseldorf.	15 to 25	...	...	<p><b>NOTE.</b>—The "Öffentliche Handelslehrentalt of Leipzig" and the "Handelskursus of Mülhausen i/E." are typical examples.</p> <p>The aims of these institutions are:—(a) To give to young men intended for commercial careers a deep general and special commercial training, and (b) To train teachers for commercial schools.</p> <p><b>NOTE.</b>—The "Zweijährigen Kursus für Handelswissenschaften" linked on to the Technical High School of Aachen, and the "Handelshochschule" at Leipzig are examples.</p>
a. University Courses.	I	Do.	...	...	
b. Commercial Courses connected with Technical Colleges.	e.g., Aachen (one to two year course).	Do.	...	...	
c. Commercial University.	e.g., Leipzig (two-year course).	Do.	...	...	

INSTITUTIONS FOR FEMALE EMPLOYEES

8. Institutions for training female employees.					<p><b>NOTE.</b>—The volume "Kaufmännische Unterrichtsanstalten für Weibliche Angestellte" published by the "German Commercial Education Association, Braunschweig (Brunswick), gives particulars of these courses.</p>
a. Schools of Commerce and Day Commercial Courses.	29	Do.	From 3 months to 2 years.	8 to 60/-	
b. Evening Schools of Commerce and Commercial Courses.	16	Do.	Do.	2 to 12/- One school is free.	

## THE "LEIPZIG HANDELSHOCHSCHULE"

(COMMERCIAL HIGH SCHOOL)

In connection with the subject of "Commercial Education in Germany," the following information concerning the Leipzig Handelshochschule may be of interest.

This, the first Commercial High School in Germany, founded by the Leipzig Chamber of Commerce, in conjunction with the Senate of the Leipzig University, was opened in 1898. Its aim is to train those who intend to devote themselves to mercantile pursuits, and to provide a general commercial education. The great need of this in Germany was evidenced by the fact that 200 students expressed their desire for an education of this character when the foundation of such an institution was first mooted. The generality of the wish throughout Germany was manifested by the opening of many schools modelled on that of Leipzig. The character of the education given in these institutions, judging from the curriculum of the Leipzig School, is very thorough.

From the prospectus we learn that the following are the subjects of instruction :—German, English, English correspondence, French, French correspondence, mathematics, commercial arithmetic, general and commercial geography, general and commercial history, commercial and banking law, commercial practice, commercial correspondence and book-keeping, political economy, physics, "warenkunde," chemistry, writing, stenography, and gymnastics. Provision is also made for instruction in Italian, Spanish, Russian, Chinese, and Japanese. Some twenty different professors are engaged in giving lectures on these subjects. On

reference to the course of lectures for the session 1899-1900, we find prominence is given to such subjects as political economy, finance, commercial, maritime, and banking law, commercial history, international law, insurance, elements of statistics, German colonial policy, trade and workshop hygiene, and development of German nationality. The culture side is not neglected, as is evidenced by the courses of lectures on the poetry of Goëthe and Schiller, on English and German literature, and even on the German drama of the present day, and some of these lectures are given in public.

The scholars must be at least 14 years of age, and a full course of study extends over three years. There are three classes in the school. The entrance examination to the third or lowest class embraces the following subjects :—German, French, grammar, and geography of the European countries, history, and arithmetic as far as vulgar and decimal fractions. At the end of the school year, the students undergo an examination, both written and oral, in the various subjects of study. The results of the examinations are recorded in certificates signed by the authorities. These certificates, besides attesting the student's proficiency, bear witness to his moral conduct. They are of three grades, "Excellent," "Good," and "Satisfactory." The school fees for students from foreign countries in all classes are £18 yearly, and for Germans, £12 in class one, £15 in class two, and £18 in class three.

*Conclusion.*—It will doubtless by this time have been gathered that Germany has made, and is making, wonderful strides in the provision of Schools of Commerce for all grades of workers from the employer



downwards, also that the German Government is systematically working out a carefully thought-out and definite plan which supplies the demands of the whole of the country. Compare the provision made by the Kingdom of Saxony, which has a population about equal to that of Yorkshire, less than that of Lancashire, and about one-half that of London, with its 49 Schools of Commerce, its High Schools of Commerce, and Commercial University, with the absence of provision in the English districts named.

#### COMMERCIAL EDUCATION IN SWITZERLAND

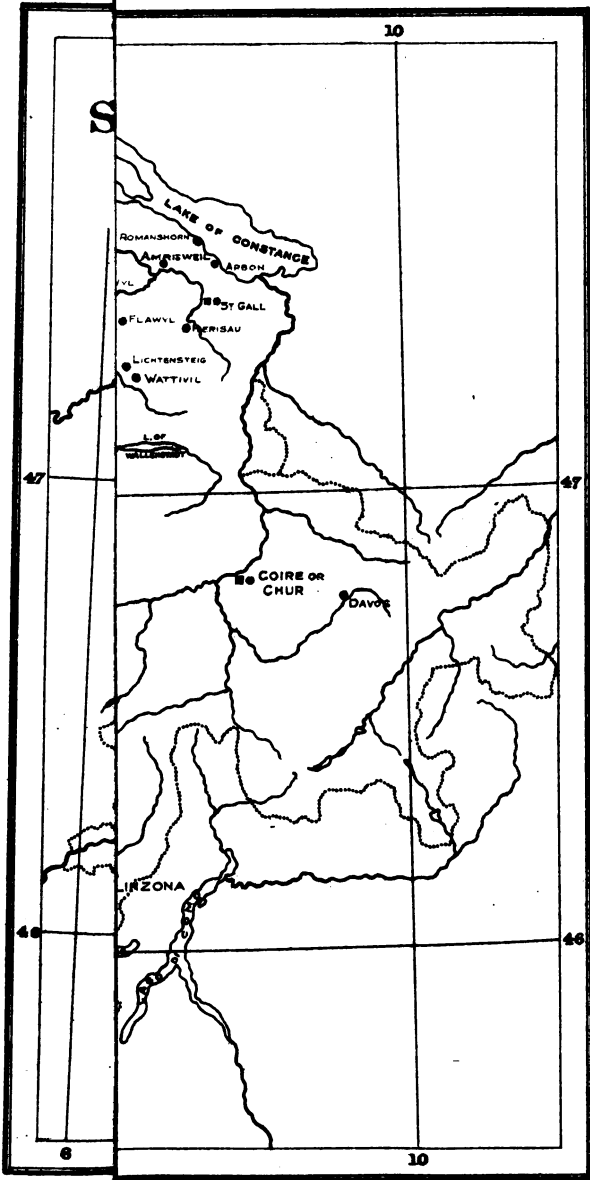
**Switzerland.\***—The population of Switzerland is less than that of Yorkshire, still less than that of Lancashire, and rather more than one-third that of London.

The organisation of Commercial Education in Switzerland follows broadly the lines indicated in the accompanying diagram.

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\* The information, diagram, and map have been kindly checked by Dr. Schmidlin, the official representative of Switzerland at recent International Commercial Education Congresses.

■ DOLS OF COMMERCE (58 IN NUMBER.)

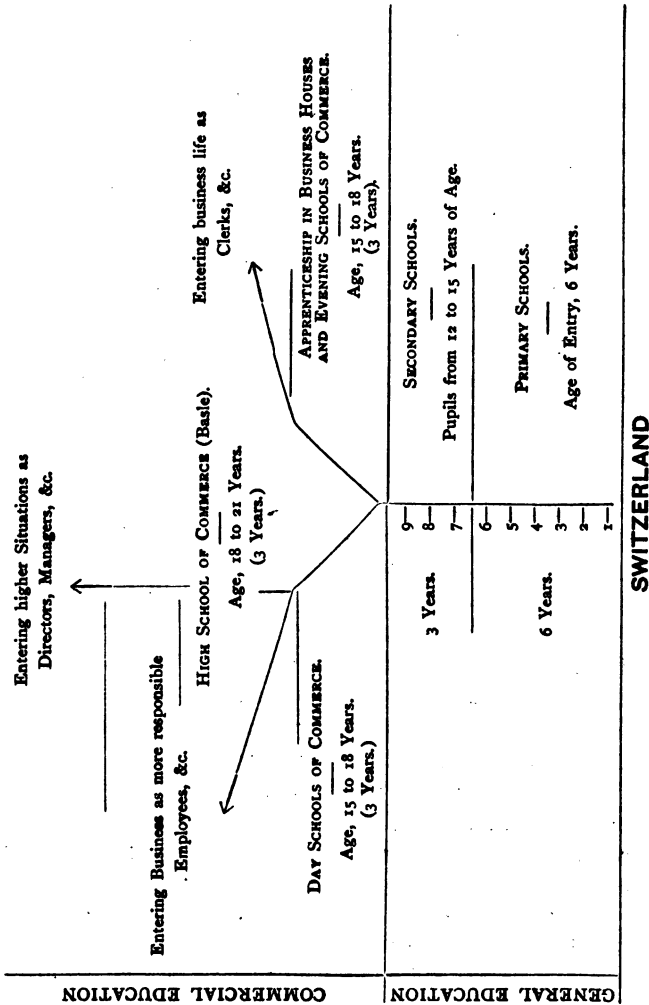


CHORLEY & P...

To face page 90.



DIAGRAM SHOWING THE ORGANISATION OF  
COMMERCIAL EDUCATION



At the present time, 1901, there are 16 Day Schools of Commerce and 58 Evening Schools of Commerce at work in little Switzerland, distributed throughout the country as shown in the map at page 90.

## SCHOOLS OF COMMERCE—SWITZERLAND

Zurich ...	...	...	...	founded in 1833
St. Gall	...	...	...	,, ,, 1842
Croire ...	...	...	...	,, ,, 1865
Lausanne	...	...	...	,, ,, 1869
Winterthour	...	...	...	,, ,, 1874
Berne ...	...	...	...	,, ,, 1880
Basle ...	...	...	...	,, ,, 1882
Neuchâtel	...	...	...	,, ,, 1883
Lucerne	...	...	...	,, ,, 1883
Genève	...	...	...	,, ,, 1888
Chaux-de-Fonds	...	...	...	,, ,, 1890
Soleure	...	...	...	,, ,, 1894
Aarau ...	...	...	...	,, ,, 1895
Bellinzone	...	...	...	,, ,, 1895

The age at which youths should enter upon the School of Commerce course has been carefully studied and keenly discussed by the Directors of such schools, and while five schools take boys who have been six years in an Elementary School and two years in a Secondary School, that is to say at the age of 14, all are agreed that youths of 15 can enter upon and follow the School of Commerce course with advantage, and all schools accept youths of this age.

The Courses of Study consist of a main course of three years' duration, and a preparatory course for boys who come unprepared — backward in general education.

The branches of study which are characteristic of the Schools of Commerce are Commercial Book-keeping and Accountancy, Commercial Bureau or Practice, Com-

mercial Arithmetic, Geography of Commerce, History of Commerce, Economics, Commercial Law, Study of Commercial Products, and the Study of Modern Languages for commercial purposes. And, without giving alternatives and details, we now give the groups of subjects which are studied in all the Swiss Schools of Commerce, as follows:—

TABLE OF SUBJECTS—SWISS

Algebra ... ..	} in all schools.
Commercial Arithmetic ... ..	
Book-keeping and Accountancy ... ..	
Commercial Bureau ... ..	
Political Economy ... ..	
Commercial Law ... ..	
Study of Commercial Products ... ..	
Geography of Commerce ... ..	
Chemistry, partly connected with the study of Commercial Products ... ..	
German, French, English, Italian ... ..	
Handwriting ... ..	

Each school is thoroughly well equipped for the *practical teaching of Commercial Practice* (the “Commercial Bureau” course), possesses an excellent *Commercial Museum*, used in connection with the teaching of Geography and the Commercial Products course, and a *Library*, while the *lantern* and *slides* are extensively used. Most of the Schools are well equipped with laboratories for the practical teaching of physics and chemistry and “*warenkunde*,” dealing especially with the chemical, mechanical, and microscopic examination of goods and merchandise generally, for the detection of fraud, also adulteration, and the students are taken on excursions by the professors to mills, factories, works, and other places of interest where the various points of interest are duly indicated.

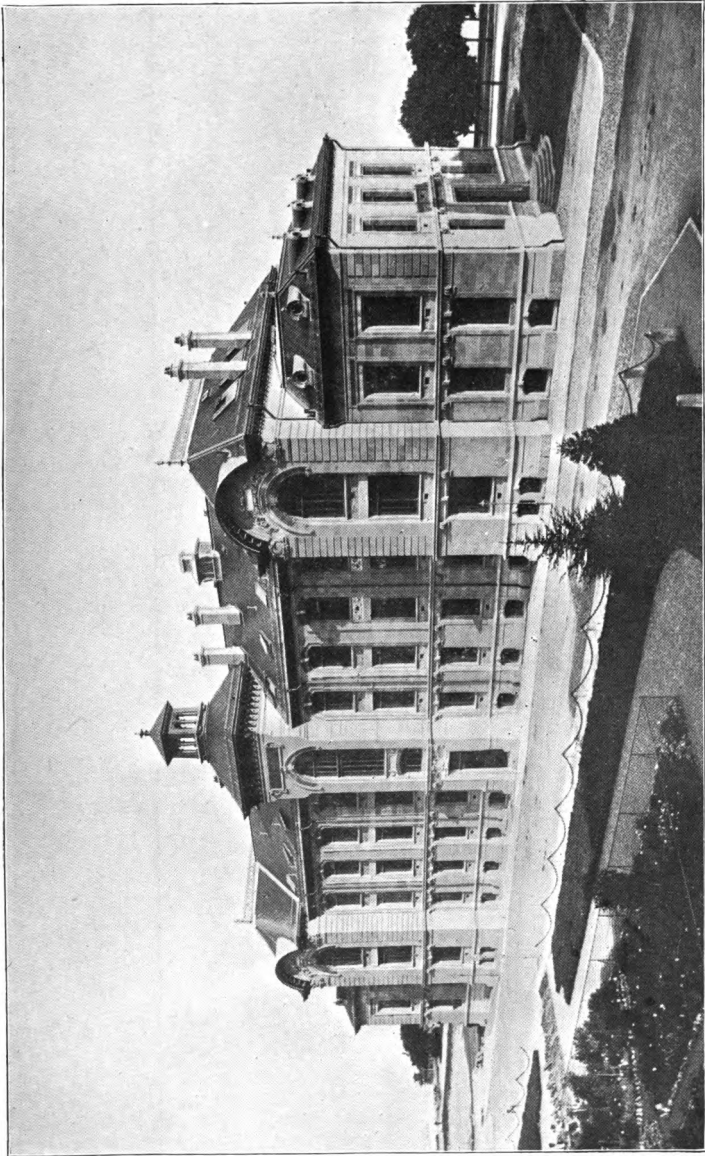
A Diploma (or Leaving Certificate) is granted to students who have done successful work, and, under *Travelling Scholarships*, the pick of the students are sent abroad for one or two years to continue and complete their studies.

The amount of time devoted to the *Commercial Bureau* course varies with the school; at Neuchâtel 10 hours a week are allotted to it during the first, second, and third years, and 4 hours a week during the fourth year of the course. We give full particulars of the Neuchâtel Commercial Bureau course further on.

The history of the school at Neuchâtel, a town with a population of 20,000, is most interesting. The courses were commenced by M. Dubois in 1883 with four students in attendance; at the end of that session the number increased to 20; in 1890 there were 86; in 1895, 168; and to-day there are 370 students in attendance and a staff of 46 teachers, while the school has accommodation for 600 in a new building of its own. The growth of the other schools has also been marked.

The professor who fills the Chair of Commercial Practice is, generally speaking, the principal of a School of Commerce in Switzerland.

The following details respecting typical courses of study may be of interest, and will suffice to show the lines on which study is conducted at the Swiss Schools of Commerce :—



THE SCHOOL OF COMMERCE AT NEUCHÂTEL—A TOWN OF ONLY 20,000 INHABITANTS.

*To face page 94.*





# SCHOOL OF COMMERCE, NEUCHÂTEL

## WEEKLY TIME TABLE

### PREPARATORY AND VACATION COURSES, MODERN LANGUAGE SECTION, AND CIVIL SERVICE SECTION

SUBJECTS.	PREPARATORY COURSE.	VACATION COURSES.	MODERN LANGUAGES SECTION.			CIVIL SERVICE SECTION.	
			Elem.	Inter.	Adv.	French.	German.
French ...	12*	12	24	20	20	6	12
Arithmetic ...	6	3	—	2	—	2	2
" special ...	—	—	—	—	—	4	4
Book-keeping ...	6	3	—	—	—	—	—
Geography, general ...	—	—	—	2	—	2	2
" commercial ...	—	—	—	—	2	—	—
" special ...	—	—	—	—	—	4	4
Handwriting ...	2	3	—	2	2	2	2
German ...	4	—	—	6	6	6	2
English ...	4	3	—	6	6	4	4
Italian ...	4	3	—	6	6	4	4
Spanish ...	—	—	—	6	6	4	4
Shorthand ...	—	—	—	2	2	2	2

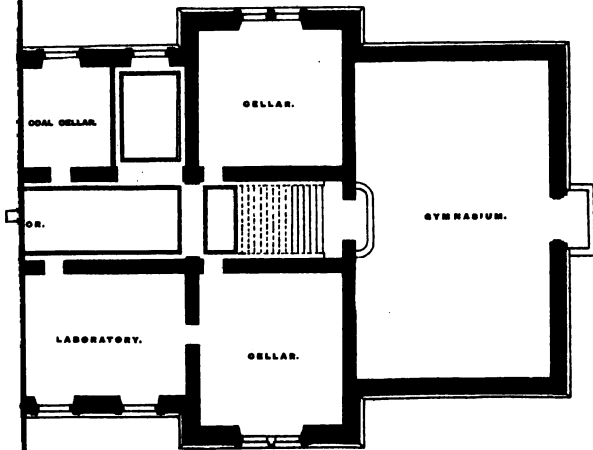
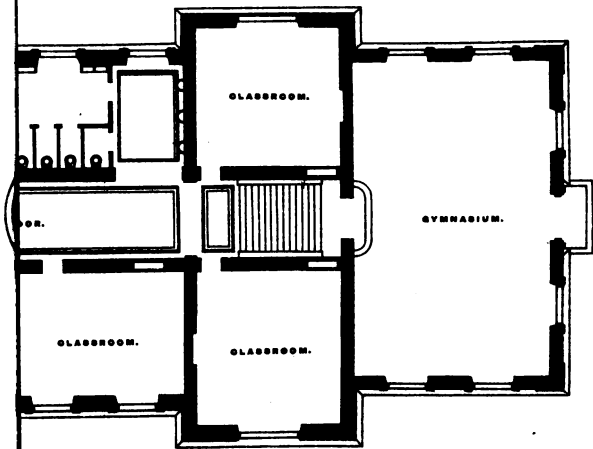
\* The number of lessons per week in each section.

## SCHOOL OF COMMERCE, NEUCHÂTEL.—ENTRANCE AGE 15 YEARS

SUBJECTS.	1ST YEAR.			2ND YEAR.			3RD YEAR.*			4TH YEAR.†		
	French.	Germans.	Foreign-ers.	French.	Germans.	Foreign-ers.	French.	Germans.	Foreign-ers.	French.	Germans.	Foreign-ers.
	Bureau theoretical	4‡	4	4	4	4	4	4	4	4	4	4
"   practical	6	6	6	6	6	6	6	6	6	6	6	6
Arithmetic	2	2	2	2	2	2	2	2	2	2	2	2
Law	—	—	—	—	—	—	—	—	—	—	—	—
Industrial Law	—	—	—	—	—	—	—	—	—	—	—	—
French	6	14	14	4	10	10	3	6	6	3	1	4
German	6	2	4	6	2	4	4	2	2	4	2	5
English	4	4	4	4	4	4	4	4	4	4	4	4
Italian	4	4	4	4	4	4	4	4	4	4	4	4
Spanish	4	4	4	4	4	4	4	4	4	4	4	4
Political Economy	—	—	—	—	—	—	2	2	2	2	2	2
Railways...	—	—	—	—	—	—	—	—	—	—	—	1
Insurance	—	—	—	—	—	—	—	—	—	—	—	1
Banking	—	—	—	—	—	—	—	—	—	—	—	1
Contemporary History	2	2	2	2	2	2	1	1	1	2	2	2
Chemistry	—	—	—	—	—	—	—	—	—	—	—	—
Physics	—	—	—	—	—	—	—	—	—	—	—	—
Products, &c. (Warenkunde)	—	—	—	—	—	—	—	—	—	—	—	—
Testing goods for fraud...	—	—	—	—	—	—	—	—	—	—	—	—
Algebra	2	2	2	2	2	2	4	4	4	4	4	4
Handwriting	2	2	2	2	2	2	2	2	2	2	2	2
Shorthand	2	2	2	2	2	2	1	1	1	1	1	1
Typewriting	—	—	—	—	—	—	2	2	2	2	2	2
Geography, general	2	2	2	—	—	—	—	—	—	—	—	—
"   commercial.	—	—	—	2	2	2	2	2	2	2	2	2
Geographical events	—	—	—	—	—	—	—	—	—	—	—	—

\* A "Commercial Certificate" is given at the end of the 3rd Year; and † A "Diploma" at the end of the 4th Year.

‡ Number of lessons per week in each section.



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To face page 98.



ZURICH—COMMERCIAL DEPARTMENT OF

Obligatory Subjects	I.		II.		III.		IV.		Totals of Average Lessons per Week for the Four Years.
	Summer	Winter	Summer	Winter	Summer	Winter	Summer	Winter	
German ...	5*	6	4	4	3	3	3	3	15½
French ...	6	5	5	5	3	3	3	3	16½
English ...	3	3	3	3	3	3	3	3	12
Italian ...	—	—	4	4	3	3	2	2	9
History ...	2	2	2	2	2	2	2	2	8
Geography ...	2	2	2	2	2	2	2	2	8
Mathematics ...	4	4	2	2	1	1	2	2	9
Commercial Arithmetic ...	3	3	4	4	3	3	—	—	10
Book-keeping ...	2	2	2	2	—	—	—	—	4
Economics of Commerce ...	—	—	2	2	2	2	—	—	4
Commercial Law ...	—	—	—	—	2	2	3	3	5
Commercial "Bureau" ...	—	—	—	—	6	6	8	8	14
Debates ...	—	—	—	—	—	—	2	2	2
Physics ...	—	—	—	2	2	2	2	2	5
Chemistry and Study of Goods	2	2	2	2	2	2	3	3	9
Natural History ...	2	2	—	—	—	—	—	—	2
Handwriting ...	2	2	2	1	—	—	—	—	3½
Gymnastics ...	2	2	1	—	1	1	1	—	4
	35	35	35	35	35	35	36	35	140½

Optional Subjects : Religion, Shorthand, Handwriting, Gymnastics, Spanish, Choral Singing, Sketching.  
 \* Number of lessons per week in each section.

COMMERCIAL EDUCATION  
GENEVA SCHOOL OF COMMERCE

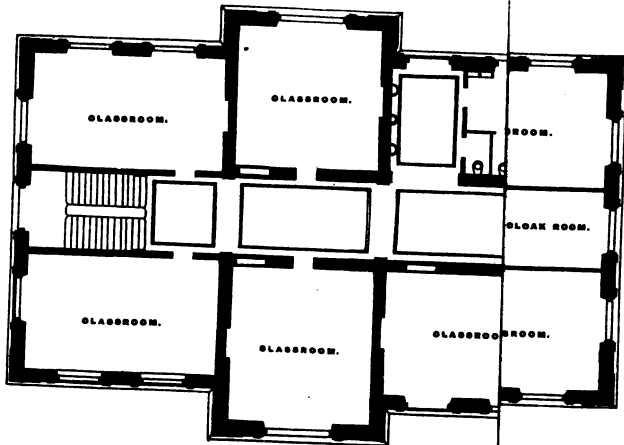
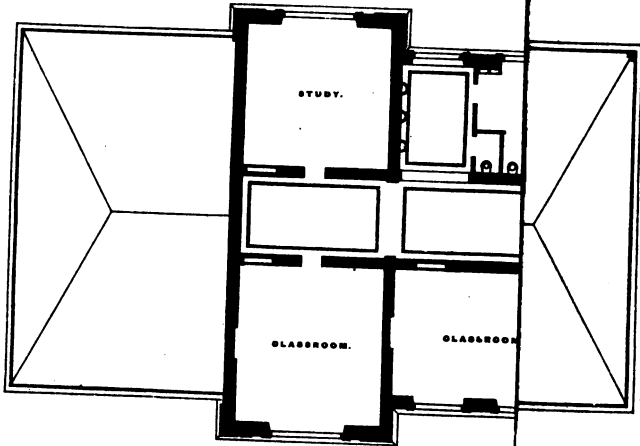
Subjects.	Hours Weekly.		
	1st Year.	2nd Year.	3rd Year.
French ... ..	3	3	3
German ... ..	4	4	4
English, Italian, or Spanish ... ..	4	4	4
Handwriting ... ..	3	2	—
Drawing ... ..	2	—	—
Mathematics... ..	5	3	3
Book-keeping ... ..	4	—	—
Commercial Bureau ... ..	—	6	8
Study of Commercial Products ... ..	—	3	3
Geography ... ..	2	2	2
History ... ..	2	2	—
Commercial Law ... ..	—	3	4
Common Law ... ..	—	2	—
Physics ... ..	2	—	—
Chemistry ... ..	2	—	—
Microscopic work ... ..	—	—	2
Debates ... ..	—	—	—
Visits to factories, &c. ... ..	—	—	—
Shorthand and Typewriting ... ..	—	—	2
Total ...	33	34	35

BASLE SCHOOL OF COMMERCE

Subjects.	Hours Weekly.		
	1st Year.	2nd Year.	3rd Year.
German ... ..	4	3	3
French ... ..	4	4	4
English ... ..	4	4	4
Italian ... ..	—	4	4
Commercial History ... ..	2	2	2
Commercial Geography ... ..	2	2	2
Natural History ... ..	2	—	—
Physical Science ... ..	3	—	—
Chemistry ... ..	—	2	2
Mathematics... ..	2	2	2
Commercial Arithmetic ... ..	4	3	2
Book-keeping and Commercial Bureau ... ..	2	3	4
Economics ... ..	—	1	3
Gymnastics ... ..	2	2	—
Total ...	31	32	32







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THE ELECTRIC PRESS, LEEDS.

## NEUCHÂTEL SCHOOL OF COMMERCE

The Neuchâtel School of Commerce receives at the present time annual subsidies of £1,600 from the State, £1,600 from the Canton, £1,600 from the City, in addition to the fees.

The entrance fee is £4 or £6, and the annual fee £6; and students are received from the age of 15 upwards.

In the Commercial Practice course, each class represents a house of business, each pupil has a complete set of books, and carries on the correspondence in his own and foreign languages; letters are posted, telegrams sent, and both are replied to. Quotations of produce of various kinds in home and foreign markets, &c., are dealt with.

The staff has a former Bank Manager at the head, 10 professors of Commercial Practice, 8 French, 2 English, 2 German, 1 Spanish, 1 Italian, 1 Physics, 1 Chemistry, 4 Commercial law—in all 36 teachers, 24 of whom are permanent, and 12 auxiliary.

There is a supervision committee of six gentlemen, all of whom are merchants and manufacturers, who visit the School at frequent intervals, without notice, examine books, watch the lessons, &c.

Pupils leaving the school at 18 and 19 have no difficulty in finding first class clerkships all over Europe.

Those in training as teachers of Commercial Practice are sent abroad with travelling scholarships; they take a situation for one or two years in a commercial house, and then return to teach.

The discipline is strict. If a student comes five minutes late it is entered in a students' record book;

all details are recorded from beginning to end, and mentioned on the certificate when leaving the school.

THE COMMERCIAL BUREAU COURSE OF THE SCHOOL OF  
COMMERCE, NEUCHÂTEL

The Commercial Bureau Course of the Neuchâtel School is a feature of the school which is highly commended throughout the Continent, and also by Englishmen competent to judge who have had an opportunity of seeing it in operation ; Mr. P. E. J. Hemelryk, Vice-President of the Liverpool Chamber of Commerce (who was himself trained in a foreign School of Commerce), has referred to it as being "a model bureau course." (See page 53.)

\* FIRST YEAR (12 hours weekly)

"The pupils who enter the first year know the theory of Double Entry Book-keeping, and are able to keep a Journal and a Ledger for very simple operations. If they do not possess this knowledge on coming to Neuchâtel they are given an opportunity of acquiring it either in (a) the Preparatory Course, in (b) the Holiday Courses, or (c) by means of private lessons.

"During the first few weeks the pupils study in the *Theoretical Bureau* the calculations of interest by methods used in actual practice, Invoices, ways and methods of carriage, cost price, bills, &c. At the same time the lessons of the *Practical Bureau* are devoted to a more complete repetition of book-keeping, and as soon as the pupils are sufficiently advanced, which is generally the case after four or five weeks, the actual operations begin.

"Each of the classes represents a business firm, established in a Swiss town, dealing with goods and having banking transactions ; and each pupil keeps in a complete manner the books of the firm, according to the system adopted. The operations are as a rule in the following manner :—

The inventory is made as simple as possible in order to avoid any loss of time ; circulars announcing the opening of busi-

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\* Translation of an official description of the Neuchâtel Commercial Bureau Course.



THE SCHOOL OF COMMERCE AT NEUCHÂTEL.—LANDING AND CORRIDOR.



ness by the firm are sent to the pupils of the second and third class of the second and third years, these are nominally settled in important centres such as Havre, Hamburg, and Marseilles, &c., and the price lists are asked from the pupils. After having established the cost price by taking into account exact prices determined by tariffs, carriage, dock dues, &c., the purchases are made in the market offering the most favourable terms and conditions. The teacher does not fail to point out the difference, which is always very slight, between the *cost* price, determined as we have just seen, and the *selling* price in the place of production, then he will call the attention of the pupils to the different details, such as cost of production, &c., which may be modified according to circumstances and must always by reason of competition be kept as low as possible. He endeavours to show, also, the percentage increase produced on the buying price by the different details of cost price, so that if one or the other of those data should undergo some modification, the pupil will know immediately in what proportion he is to increase or diminish the limit of his sales; he devotes special attention to the establishing of cost price without profit, all expenses being reduced to a minimum in order that the pupils have an exact idea of the extreme limit below which it is impossible to go without loss.

"During the time devoted to these preparations, the goods, which are supposed to have been sent by one of the higher classes, arrive, represented by the Invoice and the Bill of Lading; these documents are verified, the cost is entered into the books, the Goods are entered into the Bought Day Book, and the Sales commence. The first transactions are always extremely simple. Afterwards they become more and more complicated and are made to represent as exactly as possible what takes place in an actual house of business; the claims of the customers are not forgotten, and the letters containing information about the different firms with which the class is dealing receive special attention.

"The banking operations are complementary to the preceding operations; the different customers are authorised to remit, in payment, drafts on different countries; the opening of credits in current account is accepted on different conditions according to degree of solvency of the customers or the guarantee offered, and dealings with public funds are either for the account of a third person or for the firm itself, but in this latter case solely as an investment for capital.

All documents sent by the firm are copied into the Letter Book, &c., and all the documents received are carefully classified and filed ; and these papers serve as a basis for the keeping of the books of account. The books used are of three kinds :

- (a) The *Principal Books* in which the dealings are entered the moment they are transacted. The books in use are : Bought and Sold Day Books, accompanied by the Stock Book ; Bills Payable and Receivable Books, public funds, cash book, promissory notes and acceptances, protested and returned bills, waste book. The documents, invoices, memoranda, &c., are copied into these books either in full or in *précis*.
- (b) The *General Journal* in which operations are entered, at the end of each month, eliminating all details the necessity for which is not obvious.
- (c) *The Ledger*, entered up thoroughly at the end of each month, except with regard to personal accounts, which are written up after each operation.

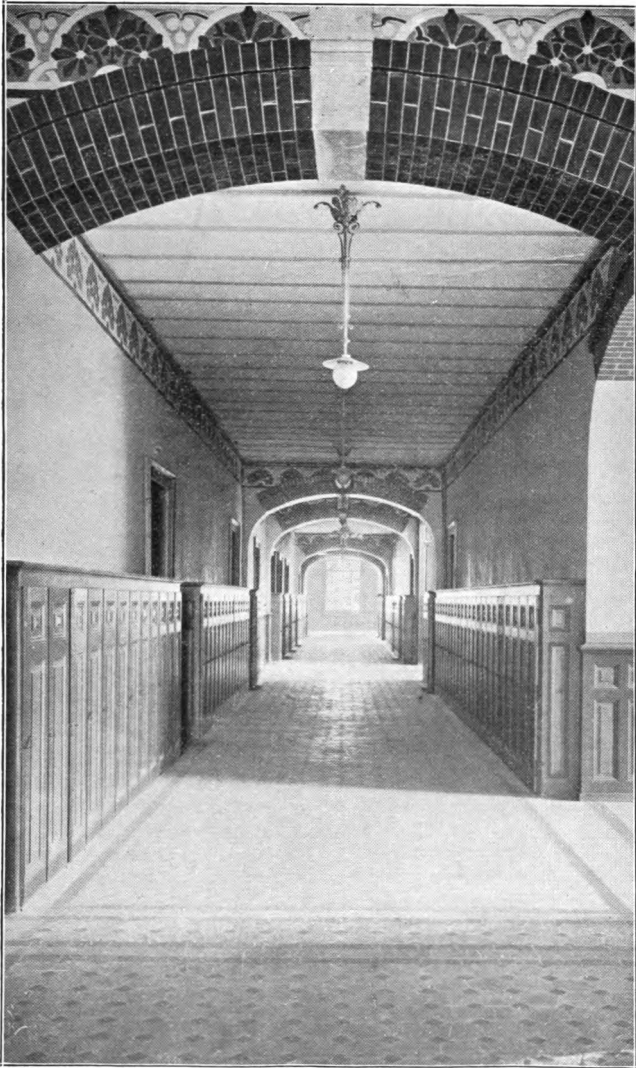
“At the end of each month, a Trial Balance is made ; the current accounts are balanced every three months, and stock taken at the end of the scholastic year.

The course of the theoretical bureau is given concurrently with that of the practical bureau, in which the students apply immediately the knowledge which has been acquired.

#### SECOND YEAR (9 hours weekly)

“The pupils of this section of the Commercial Bureau Course are divided into groups of eight or ten, having at their head one of the responsible teachers of the first year who acts as sub-director ; each pupil represents a business firm for which he conducts the correspondence and keeps the books of account. The general management of the business is in the hands of the Director who transmits his orders to the pupils personally or through the medium of the sub-director.

The operations are now carried on in the following manner :—At the beginning of this scholastic year, the business firms of the second year are organised taking into account, as much as possible, the special branch of business which they intend to enter on leaving school ; it is evident that dealings in certain classes of goods requiring special knowledge which cannot be expected of the teacher must be left out, unless



THE SCHOOL OF COMMERCE AT NEUCHÂTEL. - A CORRIDOR.

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the parents of the pupil undertake to furnish the information necessary. This latter happens every year and leads the Director to have frequent and prolonged interviews with parents. These often lend or give a certain number of original documents and sometimes even authorise a private and confidential examination of their books.

In organising the business firms, the fact is taken into account that, as the pupils correspond amongst themselves, each place of importance must be represented by one or more of the pupils.

The capital of each firm, the name of the firm (whether sole trader, company, &c.) in the different details of its inventory having been fixed by the Director, that information is transmitted to each individual pupil by the sub-directors, and these officers give at the same time all the necessary information for the evolution of the different documents. The pupils set to work, write out their drafts, the memoranda and the invoices of their goods, consulting the quotations of the day, coming afterwards to present their work to the professor, who criticises and corrects it, has it done again in case of need, and finally gives his permission for it to be written out in a neat and business-like form.

During that time, the head of the Bureau has determined the first operations which each business firm is to effect, and, as soon as the Balance-sheet has been passed into the Books, the particulars which are necessary for this new work are given. The pupils of the Second Year correspond with one another, or with their comrades of the other classes, avoiding as much as possible fictitious customers. This compels them to be very careful in the execution of their work, as each of the operations and each one of the documents drawn is submitted to the criticism not only of a school fellow, but also of a professor other than the one who gave the information and watched over the work.

"Further the correspondence is never passed on directly from one firm to another, but is deposited in the Director's office. He reads it and forwards it as soon as he has found that it is properly worded, and corresponds exactly to the particulars given. In this way the work of each pupil is supervised very carefully and minutely, and the firms in the second year, being under one single direction, work very harmoniously. The transactions of each firm can be rendered more or less difficult, according to the position of the knowledge of the pupil, who is its principal, or of his correspondents, and according to the different points upon which the Director of the Bureau desires specially to insist.

At the end of each month the Balances are extracted and each pupil revises in detail the operations transacted, and these again are reviewed and criticised once again by the professor; the pupil then

takes stock of the goods in hand and the various securities ; as well as the balance of the account of each customer. This examination furnishes very useful information concerning the operations to be effected afterwards, and the necessary measures are taken, either to sell off at reduced prices goods for which the sale is too slow or to modify the terms so far offered to such and such a customer whose account does not present satisfactory briskness.

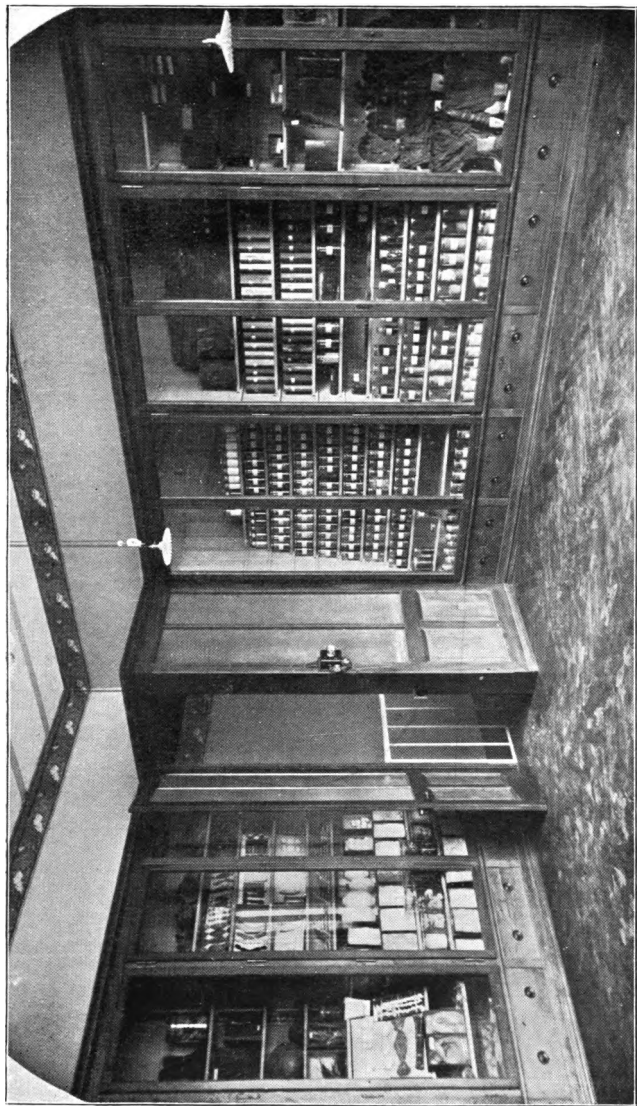
“ At the end of each quarter, the current accounts are closed, each pupil having generally kept between twenty and thirty of these accounts, and the Balance-sheet is drafted either at the end of the year, or at a time when the Director of the Bureau thinks it desirable to introduce a modification in the organisation of the firm by deciding on the dissolution of a company, or by modifying it, or by introducing a partner into the firm, which has, until then, been a sole trader. Such modifications are made every year, and with each firm, and whenever a change of the kind is brought about, there is also a corresponding modification in the character of the business, the pupil going, from ordinary merchanting, to Banking, or *vice versa*, or a new article of sale is added to his business.

Firms of the second year generally have one or several travellers, as well as commission agents in different towns, and they themselves act as commission agents and undertake sales for other firms ; the bankers give letters of credit, and in a word each one carries through as far as possible operations similar to those of an actual business house.

Each firm devotes special attention to the study of Profit and Loss Account, and a detailed analysis of this Account is made out in a very complete manner.

The principal book kept for the accounts of the second year is a Journal Ledger with columns, with special ruling, accordingly as to whether it is a question of merchanting or of banking ; the operations are passed from that each day into a Book for Current Accounts, and each month into the Ledger. As auxiliary books we have the Stock Book and the Bill Book. This method is found to be very simple and very complete, and enables one to post up a large number of transactions in a comparatively short time ; no document is re-copied, but all are carefully kept, and a number accompanying each article indicates the page of the Letter Book, or File, or Classification Book where the document which has served as the basis of the operation is to be found.

As in the First Year the courses in *theoretical bureau* and *practical bureau* progress simultaneously, each of the points studied in the first of those branches finds its immediate application in the second.



THE SCHOOL OF COMMERCE AT NEUCHÂTEL--SMALL PORTION OF THE "COMMERCIAL MUSEUM."

To face page 104.



## THIRD YEAR (9 hours weekly)

"The *practical bureau* is organised after the same principle as the second year, the Director directs the work, and its execution is watched over by one or more professors, according to the number of pupils; the organisation of the business firms is more complete; a few pupils act as directors of limited liability companies, the capital of which, consisting of shares and debentures, is subscribed in different countries. The operations are also very much more developed, by reason of the fact that the three courses which find their most direct application in the practical bureau, viz.:—(a) those of the *theoretical bureau*, (b) *legal matters*, and (c) *products*, have taken a greater development than in the preceding classes. The head of the bureau organises the work in such a manner that the lessons are really a practical application and, if one may express one's self thus, the condensation of the subjects stated in the other courses. To attain that object, he introduces into the lessons and problems all necessary complications, in order to compel the pupils to have recourse to a barrister or, with regard to the quality of the goods, to the knowledge of a chemist. These two persons give their opinion in writing, and, as they are naturally represented by the pupil himself, he is thus very often obliged to discuss the legal point in dispute with the professor of commercial law, who is a practising barrister, or to himself make the chemical analysis in the laboratory.

"The pupils of the higher class are compelled at stated periods to audit the accounts of their fellow students of the first and second years, and to check, not only the passing in of items and balances, but each one of the operations transacted and each of the documents made up. The Profit and Loss Account is also submitted to them for their inspection, and forms the subject of study and serious criticism.

A model house of business is organised in connection with the school and each student in turn acts in the capacity of head or manager of its different departments, the customers being represented by the other students of the second or third year, by the professors of the School or by members of the committee of management who take an active and personal interest in the work of the school. The one who is to act as manager for the time being is warned some little time or some hours in advance, according to the importance of the transaction, of the operations which he must carry through, and he is expected to discuss these with the customers who propose them.

"In short the students have to work out, after the problems and exercises which are given to them, systems of books of account applicable to different types of business, and to study seriously the systems of accountancy in actual practice. Throughout this course the aim is to

show them that all systems rest upon a common foundation, the double-entry system of Book-keeping, and that they are only the application of this system to meet the requirements of special types of business. Each system brought under review generally shows the application of good and sometimes new ideas, and these are carefully considered; thus the students become thoroughly conversant with the double-entry system of Book-keeping and know something of the modifications of which it is susceptible. Having acquired this knowledge they can very quickly make themselves *au courant* with the system adopted in any house of business which they may later on enter, and can, in a very short time, assume the control of the counting-house.

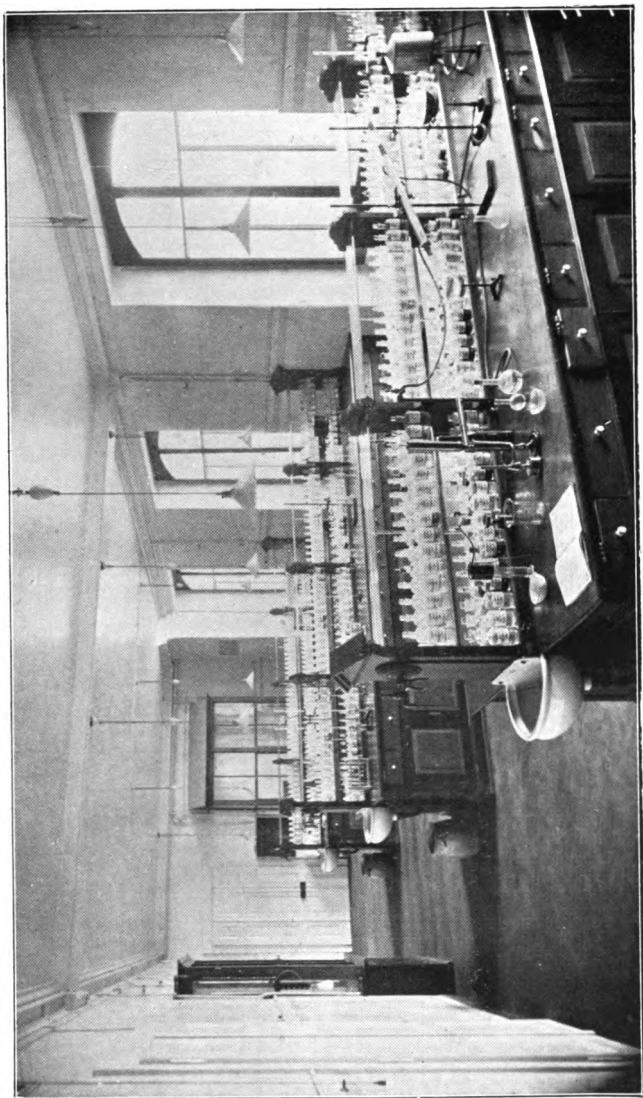
“The various devices for facilitating work, for filing, &c., calculating machines, typewriters, multiplying apparatus, &c., are placed at the disposal of the students and as they commenced already to use them during the second year, they are, at the conclusion of their third-year course, fully acquainted with the former and can use the latter with considerable ability. A special examination determines the degree of knowledge then acquired.

Shorthand is obligatory, and all orders, directions, &c., must be taken down in a special note-book.

#### REMARKS

“The practical bureau being a branch of study to which Neuchâtel devotes special attention (and it is the school which follows out most fully the system just indicated), we have, therefore, indicated in detail the working of the various sections of the course, and now conclude with the following observations:—

- (a) The student's work is, as will have doubtless been already gathered, very carefully supervised and criticised, no document, set of documents, correspondence in their own or foreign languages, and no book can issue from the school until it is correct in form, complete, and well kept. Such supervision demands, on the part of each professor, considerable work, but this inconvenience is more than compensated by the practical value of the students who leave the School of Commerce and at once, or very soon, fill positions of responsibility in large business houses.
- (b) The professors in charge of the practical bureau course possess the “Brevet for teaching the Commercial Sciences,” and have passed some time in a house of business; if the last condition is not filled, they must as an alternative have followed, during two years at least, the practical bureau course of a School of Commerce analogous to that of Neuchâtel.



THE SCHOOL OF COMMERCE AT NEUCHÂTEL—CHEMICAL LABORATORY, USED FOR TESTING MATERIALS  
WITH A VIEW TO DETECTING ADULTERATION, &C.

*To face page 106.*





- (c) The members of the Committee of Management must, according to regulations, visit the classes regularly, those who are principals of business houses devote special attention to the practical bureau course, and examine regularly the work, documents, correspondence, and books of the students, often giving short addresses to them subsequently.
- (d) The fact that the sons of commercial men occupy themselves as much as possible with a type of business analogous to that of their parents, is found to be a great advantage to them. Such an arrangement permits them to develop at home the knowledge acquired in class, it may be by conversing with their parents, or by passing a portion of their free time or their holidays at the office. These young men can thus establish a comparison between their fictitious operations and real ones, between the books they keep in class and those of actual practice, and they are capable of rendering very real service when they permanently enter their father's office, especially in the development of business by the introduction of new ideas.

This organisation also gives to the staff of the school an opportunity to develop their practical knowledge, which leads to continued improvement in the methods of teaching; it keeps the professors in constant touch with the principal merchants of the town and neighbourhood.

- (e) The books, &c., used throughout the first year demand a fair amount of time for each operation owing to the greater part of the documents, &c., having to be entered up and re-copied into the fundamental books of account; the General Journal is not used considerably in practice; the Ledger might easily be simplified, however. This method of entering up the various transactions is adopted, and for the following reasons: The transactions being few in number, each one can be thoroughly studied, and in drafting and re-copying the documents, the students become quite conversant with each step and stage of the life of each transaction and of its accompanying documents.

This work furnishes excellent practice in developing good handwriting, style, and attention to detail.

The form adopted in the Journal and Ledger permits of their receiving a great diversity of operations, and of furnishing a more exact history of their sequence, all details given in the fundamental books being suppressed.

(f) The system employed, during the second and third year, of sectionising the work of a house of business appears to us to present immense advantages, and as we can compare, in the same school, the results obtained by the three methods of procedure habitually in use, we can speak of its advantages from experience.

“When the class represents a business house of which each pupil keeps all the books and does all the correspondence, the work of each is reduced to a simple copy. And although the operations are explained most carefully by the professor, we find, even in the best disciplined class, that there are always moments of inattention which cause, in the knowledge of each pupil, gaps which it is often impossible to ascertain unless three-fourths of the lesson is devoted to questioning and recapitulation. We notice this fact as soon as the students enter the second class, and are surprised, each year, in seeing that, in spite of conscientious work on the part of the professor the best students have badly understood or missed a great deal which is very important from the practical point of view. We therefore consider that that method of procedure ought not to be followed except with the lowest class, the first year students, with whom it is possible because of their slightly developed knowledge of business affairs.

“If each student keeps and transacts only a portion of the work of the business house represented by the class and passes alternatively from one class of work to another, he never acquires an all-round knowledge and oversight of its operations and may very well, as with the preceding method, profit to a slight extent from the explanations of his professor unless the latter perceives and remedies this. The absences from school necessarily cause disturbance in the course, and in any case considerable gaps in the sum of knowledge acquired. In short, each of the books does not require the same amount of work, and there will thus be a certain number of pupils having little to do while others have too much. For these reasons, and for many others which it would take too long to enumerate, we consider this system rather disadvantageous, and we introduce it as an accessory into one of our classes uniquely in order to make the practical work of a business house better understood, and although we do not see much advantage accruing from

its retention, we do not think its suppression would lead to any great inconvenience.

“This system, however, presents two difficulties : it demands a fairly numerous staff and requires from each professor considerable work and attention ; these are probably the reasons which cause most schools to give less attention to this commercial bureau course than we. We are pleased to say that, at Neuchâtel, none of these reasons have been seriously considered since it has become understood that the welfare of the students was in question and at stake.

(g) “The students of the second and third years, representing business houses, are placed in relation with the students of other schools of commerce ; they correspond also, and as often as possible, with merchants, who are for the most part old boys of the school, and who show, by consenting to this arrangement, the greatest proof of the interest they take in the development of the school. This volume of correspondence and these relations develop steadily with time, as old boys occupy responsible positions in the commercial world.

#### COMMERCIAL EDUCATION IN SWITZERLAND FOR THOSE WHO HAVE LEFT THE DAY-SCHOOL

**EVENING.**—The needs of those who left school earlier and are engaged in commercial offices during the day have been met by the establishment of 58 Evening Schools of Commerce. (See map.) In connection with these Evening Schools a system of examinations for commercial employees was established in 1895, with the support of the Government, a **diploma** being issued to each successful candidate. These examinations are open only to those who have had at least two years' experience in a business house, and who have concurrently followed the theoretical and practical courses of the Evening School of Commerce. The examination lasts two days, and consists of both written and Oral tests, as follows :—

*Obligatory Subjects:—*

- 1.—Composition in the Mother Tongue.
- 2.—Commercial Correspondence in the Mother Tongue.
- 3.—Commercial Correspondence in a foreign language, with an *oral* test.
- 4.—Commercial Arithmetic.
- 5.—Mental Arithmetic.
- 6.—Commercial Practice.
- 7.—Book-keeping, written and oral tests.
- 8.—Principles of Commercial Law.
- 9.—Handwriting, judged from written papers.

*Optional Subjects:—*

- 1.—Correspondence in other foreign languages.
- 2.—Knowledge of Commercial Products.
- 3.—Commercial Law (Federal Code, Recovery of Debts, Bankruptcy).
- 4.—Shorthand.

The diplomas granted to successful candidates are accompanied by certificates stating the exact degree of merit in each subject. Unsuccessful candidates are allowed after an interval of two years to present themselves once more for examination, but no apprentice after failing twice is given a third chance.

# COMMERCIAL EDUCATION IN BELGIUM, AUSTRIA, HUNGARY, AND FRANCE IN 1901

**Belgium.\***—Belgium has a population about equal to that of London, that of Switzerland and Belgium combined is about equal to that of the six northern counties of England, while that of Belgium and Holland are together the gathering and distributing centre for Central Europe. During the past 50 years, the volume of their trade has increased enormously.

The Belgians have long been alive to the need for Commercial Education, and they appreciate fully the enormous benefits which have accrued to their trade and commerce from the special commercial training already provided, so much so that since 1898 the Belgian Government has had its system of Commercial Education under reconsideration with a view to its further improvement and perfection; some Belgian extremists wish to give a commercial bias to the instruction given even in the elementary school.

## COMMERCIAL COLLEGE

The honour of establishing the *first Commercial College in the world* rests with **Antwerp**, which in 1852, the idea being suggested by our great 1851 Exhibition, in Hyde Park, established its celebrated **Higher Institute of Commerce**. This institution has served as the model for similar Belgian institutions established at *Brussels, Louvain, Liège*, and

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\* These particulars have been kindly checked by M. Paul Wauters, Belgian official delegate to recent International Commercial Education Congresses.

*Mons* where there are two higher institutions, and for numerous others throughout Europe, and for the fine institution established at Tokio, the capital of Japan, some years ago.

A fine new building, erected at Antwerp partly at the expense of the State and partly of the city, and costing about £30,000, was opened in 1898 to replace the older institution whose accommodation had been outgrown, and the following is its course of study, submitted to, and approved by the Belgian Government for the present year, 1901 :—

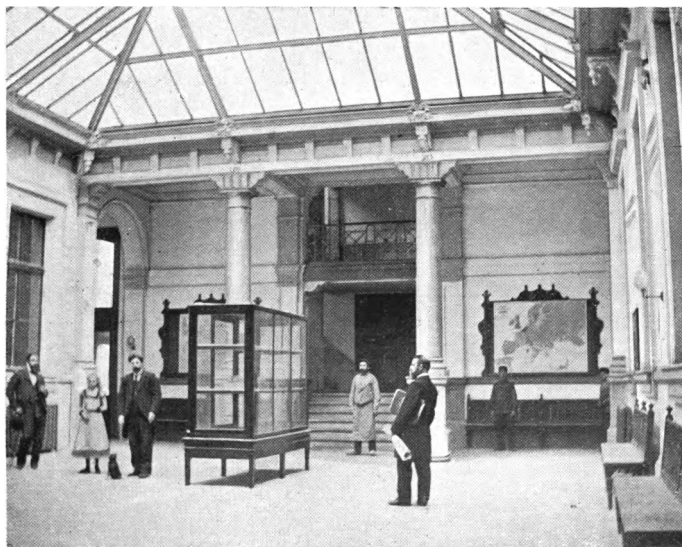
#### HIGHER INSTITUTE OF COMMERCE—ANTWERP

##### FIRST YEAR COURSE

- I. *Commercial Bureau*.—Commerce, Banking, Accountancy, Correspondence, German Correspondence, English Correspondence. Fifteen hours of lessons weekly (of which three hours are devoted to Commercial Arithmetic): Monday, Wednesday, Thursday, and Saturday, from 9 to 12; Tuesday, from 10 to 12; and Friday, from 9 to 10 a.m.
- II. *History of Commercial Products*.—This course is given upon the samples and specimens of the Museum. The students are initiated into the operations of Commercial Chemistry. Two hours of lessons weekly: Tuesday, from 3 to 4 p.m., and Friday, from 10 to 11 a.m. One hour of Commercial Chemistry: Friday, from 11 to 12.
- III. *Political Economy and Statistics*.—Two hours weekly: Wednesday and Friday, from 2 to 3 p.m.
- IV. *Commercial and Industrial Geography*.—Three hours weekly: Monday, Thursday, and Saturday, from 3 to 4 p.m.
- V. *General Principles of Law*.—Two lessons weekly: Tuesday and Thursday, from 9 to 10 a.m.



HIGHER INSTITUTE OF COMMERCE, ANTWERP—PRINCIPAL ENTRANCE.



HIGHER INSTITUTE OF COMMERCE, ANTWERP—ENTRANCE HALL.

*To face page 112.*





- VI. *German* (lower section).—Three hours weekly : Monday, Wednesday, and Friday, from 8 to 9 a.m.
- VII. *English* (lower section).—Three lessons weekly : Tuesday, Thursday, and Saturday, from 8 to 9 a.m.
- VIII. *French*.—For Belgian students, one hour weekly : Thursday, from 4 to 5 p.m. For foreigners, two hours weekly : Wednesday and Friday, from 3 to 4 p.m.
- IX. *Dutch* (lower section).—Two hours weekly, Tuesday, 4 to 5, and Friday, 3 to 4. Special course for Wallon students : Wednesday, 3 to 4, and Saturday, 4 to 5 p.m.
- X. *Spanish* (lower section).—Three hours weekly : Tuesday, Thursday, and Saturday, from 2 to 3 p.m.
- XI. *Italian* (lower section).—Three hours weekly : Tuesday, Thursday, and Saturday, from 2 to 3 p.m.

N.B.—Students need follow one only of the two last courses, according to choice.

*Chinese* optional. Hours fixed to suit convenience.

#### SECOND YEAR COURSE

- I. *Bureau Commercial*.—Commerce, Banking, Accountancy—German, English, Flemish, Spanish, and Italian Correspondence—Fifteen hours weekly (of which three are devoted to Commercial Arithmetic).
- II. *History of Commercial Products* (higher course).—Two hours weekly.
- III. *General History of Commerce and Industry*.—Two hours weekly.
- IV. *Commercial and Maritime Law*.—Two hours weekly.
- V. *Customs Legislation*.—One hour weekly.
- VI. *Constructions and Armaments* (Maritime).—One hour weekly.
- VII. *German* (higher course).—Three hours weekly.
- VIII. *English* (higher course).—Three hours weekly.

H

- IX. *French*.—One hour weekly.
- X. *Dutch* (higher course).—Two hours weekly.
- XI. *Spanish* (higher course).—Three hours weekly.
- XII. *Italian* (higher course).—Three hours weekly.

N.B.—Students need follow one only of the two last courses, according to choice.

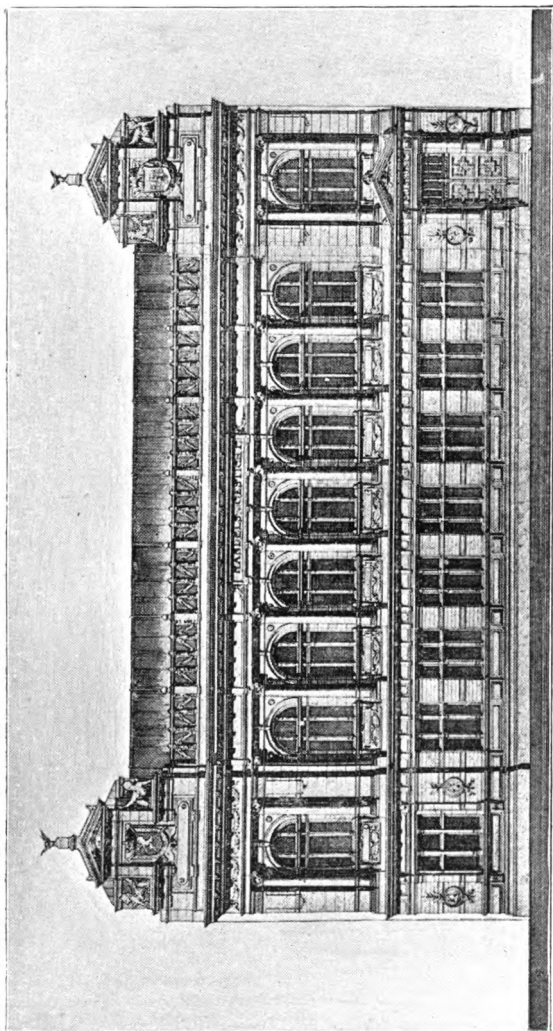
- XIII. *Russian* (lower section).—Two hours weekly.
- Chinese*.—Optional.

#### THIRD YEAR COURSE

- I. *Administrative and Constitutional Law*.—Two lessons weekly.
- II. *Commercial and Maritime Law Compared*.—Two hours weekly.
- III. *Civil Law and Consular Regulations*.—Two hours weekly.
- IV. *Commerce*.—Two hours weekly.
- V. *Arithmetic applied to Commerce and Banking*.—Three hours weekly.
- VI. *Technology*.—Three hours weekly.
- VII. *Political Economy*.—One hour weekly.
- VIII. *Commercial and Industrial Geography*.—One lesson weekly.
- XI. *Transports*.—One lesson weekly.
- X. *Languages*.—German, English, Dutch, Spanish, Italian, Russian, two hours each weekly respectively. Chinese, according to requirements.

The cost of education in the Antwerp Institute is very moderate, as the establishment is maintained partly by the Belgian Government and partly by the Antwerp municipality. The fees paid by the student amount to £8 for the first year, £10 for the second year, and £10 for the third year.

We desire to call attention to the amount of time given to the Commercial Practice Course (Commercial



THE HIGHER INSTITUTE OF COMMERCE AT ANTWERP—SIDE VIEW.

To face page 114.



Bureau). Here, as at other continental colleges, the course is practical as well as theoretical, and students are taught the correct methods of conducting operations connected with the distribution of merchandise at home and abroad, actual documents being used; the correspondence being carried on in three or more foreign languages.

A well-furnished museum is provided for rendering the study of products and industries, and geography generally interesting and practical; and here also mines, factories, and mills are visited.

A sum of nearly £2,000 per annum is devoted by the Antwerp Institute to the bestowal of travelling scholarships on the brightest students. The recipients spend two or more years in foreign countries, studying the commercial and industrial conditions of those countries.

The Government pays so much a year to each chair, and gives a pension to the teachers after a certain number of years' service.

The study of modern languages is a strong feature of this and similar institutions.

With regard to the practical results of the system of education carried on at the Antwerp Institute, the following interesting figures, collated about 1894, illustrate the use to which old students had turned their knowledge acquired at the establishment:—

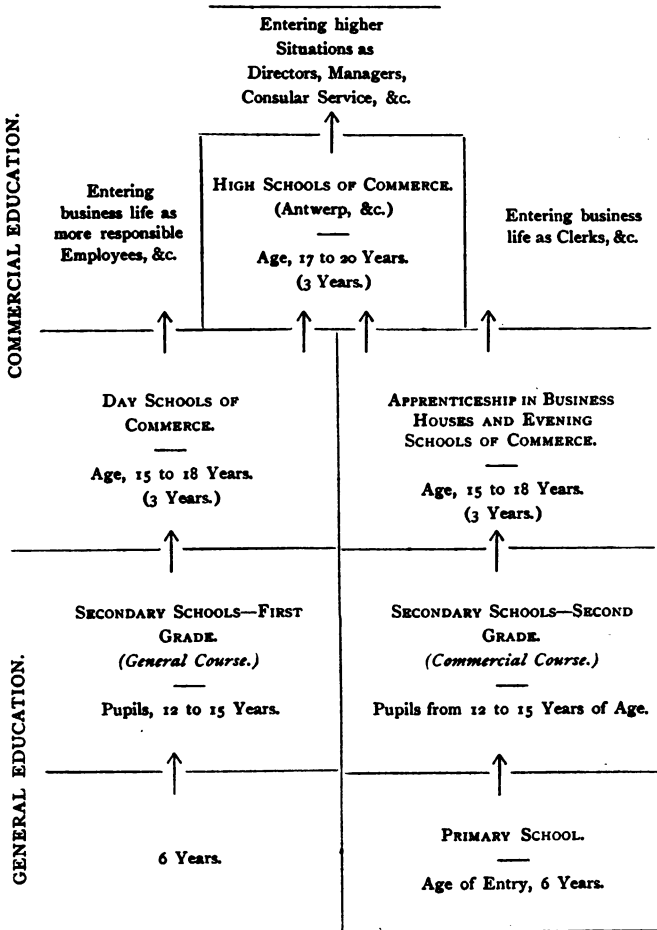
249 were principals of large mercantile houses,

218 bank managers or commission agents,

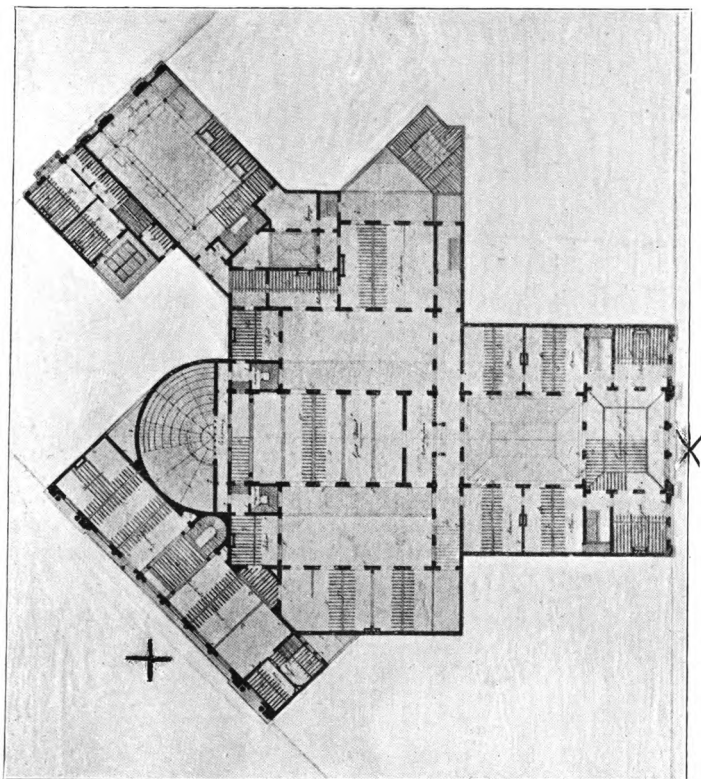
6 Belgian Consuls-General,

32 Consuls or Vice-Consuls, and a late student was Home Secretary of the Congo Free State.

DIAGRAM SHOWING THE ORGANISATION OF  
COMMERCIAL EDUCATION



\* Students do not always frequent Day Schools of Commerce in order to prepare to enter a High School of Commerce ; a fair number of the candidates come from the classical and science sides of Secondary Schools.



**THE HIGHER INSTITUTE OF COMMERCE, ANTWERP—GROUND PLAN.**

The building is two stories high. The (+) marks the plan of the side view shown at page 114. The principal entrance (X) is illustrated at page 112.





**SCHOOLS OF COMMERCE**

The entrance test of the Higher Institute of Commerce, Antwerp, gives one a fair idea of the product of the Schools of Commerce, and is as follows:—

- (a) A competent knowledge of at least *two* foreign languages,
- (b) Elements of Commercial Practice, Book-keeping, geography, history, natural science, chemistry, geometry, arithmetic and algebra, elements of commercial law and of political economy.

**ATHENÉES ROYAUX (COMMERCIAL COURSE)**

*Secondary Education—first grade.*—The first grade Secondary Schools of Belgium are named Athenées Royaux. In these schools slight specialisation commences five classes from the top of the school, and three classes down a bifurcation takes place and the Commercial and Science students are separated, thenceforth following separate courses of study.

The Commercial Section takes the following special subjects:—Book-keeping, Commercial Practice, Commercial Geography, Commercial History, Commercial Law and Political Economy, and considerable attention is given to the teaching of modern languages.

SECONDARY EDUCATION—*First Grade*

TYPICAL TIME TABLE, SHOWING NUMBER OF LESSONS PER WEEK

SUBJECTS.	General.				Commercial.		
	7th.	6th.	5th.	4th.	3rd.	2nd.	1st.
Religion ... ..	2	2	2	2	2	2	2
French ... ..	7	8	7	7	5	5	6
Flemish ... ..	7	6	3	3	3	3	3
German ... ..	—	2	4	3	3	3	2
English ... ..	—	—	—	2	3	3	2
History ... ..	2	2	2	2	2	2	2
Geography... ..	1	1	1	1	1	1	1
Mathematics ... ..	3	3	4	4	3	3	3
Natural Science ... ..	—	—	2	2	3	4	4
Commercial Sciences ... ..	—	—	1	2	3	4	4
Drawing ... ..	2	2	2	2	2	2	2
Music ... ..	1	1	1	1	1	1	1
Gymnastics ... ..	2	2	2	2	2	2	2
Total ... ..	27	29	31	33	33	35	34

## L'ENSEIGNEMENT MOYEN (COMMERCIAL COURSE)

*Secondary Education—second grade* (boys and girls).—There is a preparatory and general course from six to twelve years of age, which recruits the secondary school of the second grade. The preparatory course is intended to assure the successful study of a second and even third modern language between the ages of twelve and fifteen.

The Commercial Course of this grade extends from 12 to 15. From 12 to 13 the modern languages and book-keeping are continued, the remainder of the course being purely general but practical in its aims. From 13 to 15 the pupils are taken through a special course containing Modern Languages, Book-keeping, Commercial Practice (documents), Commercial Arithmetic, Elements of Commercial Law and Economics, Shorthand, and Typewriting.

PRACTICAL COMMERCIAL COURSE (BOYS 13-15 YEARS)  
 SECONDARY EDUCATION—*Second Grade*  
 TYPICAL TIME TABLE

SUBJECTS.	Hours Weekly.	
	1st Special Year.	2nd Special Year.
<i>A.—General Course.</i>		
Religion ... ..	2	2
Mother Tongue ... ..	4	4
Second Language ... ..	4	4
Third Language ... ..	4	4
Geography ... ..	1	1
History ... ..	2	2
Arithmetic and Algebra ... ..	4	3
Chemistry ... ..	—	1
Music ... ..	1	—
Gymnastics ... ..	2	2
	24	23
<i>B.—Special Course.</i>		
Commercial Arithmetic ... ..	—	2
Commercial Practice and Book-keeping ... ..	5	4
Economic Geography ... ..	—	1
Elements of Commercial Law ... ..	—	2
Fourth Language ... ..	2	2
Total ...	31	34

The course for **girls** is very much the same as for boys, the only difference is that they take Needlework instead of Chemistry, and that two hours, taken from Languages and Algebra, are devoted to the teaching of Domestic Economy, &c. The special course is the same in both instances.

*Elementary Schools.*—The courses of the primary schools of Belgium are general but practical in their aim, and in many districts there is a tendency to specialisation even here, Book-keeping and a modern language being taught in many schools.

## COMMERCIAL EDUCATION ABROAD

(Continued)

### COMMERCIAL EDUCATION IN AUSTRIA AND HUNGARY

**Austria and Hungary.\*** — Austria established several commercial schools as far back as 1848, Hungary in 1830, since when both countries have gradually developed and improved their system of technical and commercial education until it is now a question whether it is not the best in Europe. Mr. James Baker, who quite recently went through the technical and commercial schools of Eastern Europe as a special commissioner of our Board of Education and whose report† has aroused so much interest in those schools, told us recently that he had it from the Germans themselves that the Austrian and Hungarian system of technical education is superior to theirs, and that Germany at the present time is copying Austria and Hungary.

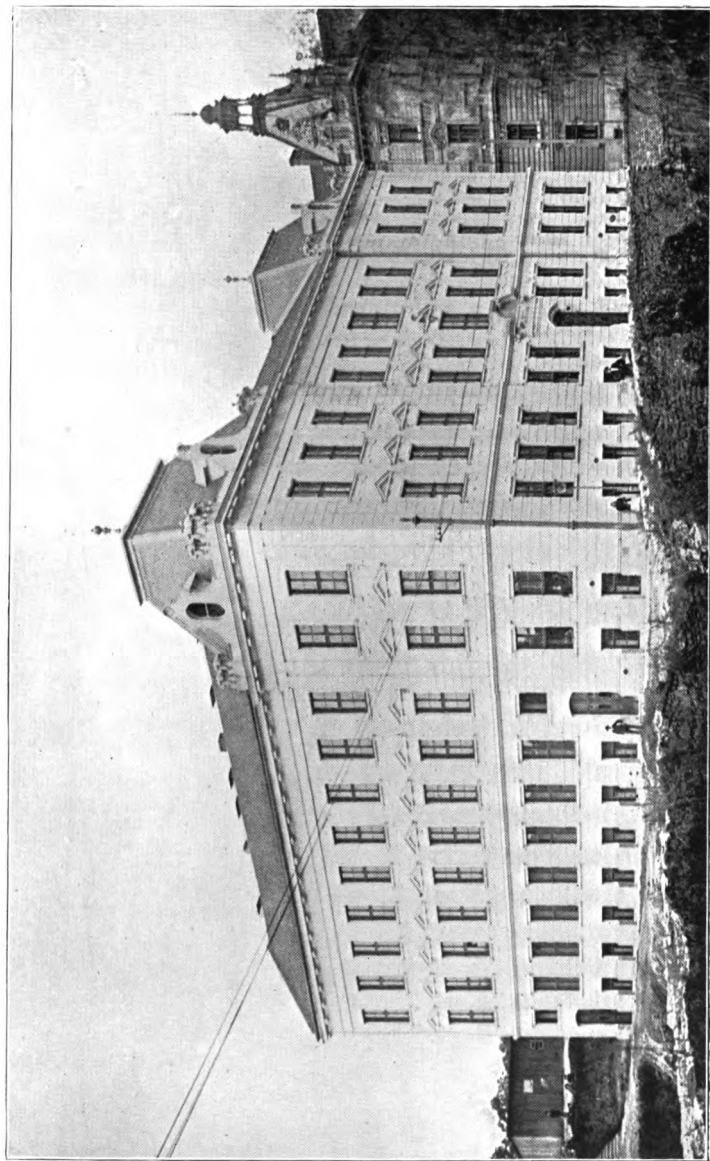
A report was prepared for the Austrian Board of Education in 1898, from which we have gathered that at that date, there were 130 commercial institutions at work with 18,400 scholars in attendance, 11,400 of whom were attending Day Schools of Commerce, and High Schools of Commerce.

During the School Year 1899-1900 we find that in Austria there were **19 Day High Schools of Commerce** at work with a total of 5,318 students in attendance. We have inserted at page 120 a photograph of the Day High School of Commerce at the comparatively small town of Olmütz (20,000 inhabitants),

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\* We are indebted to Professor Dr. Béla Schack, of Budapest, delegate of the Hungarian Government at recent International Congresses on Commercial Education, for kindly checking these particulars.

† May be obtained from Eyre & Spottiswoode, 6d.



THE SCHOOL OF COMMERCE AT OLMUTZ, AUSTRIA — A TOWN OF 19,000 INHABITANTS.

*To face page 120.*



with a view to conveying some idea of the provision ordinarily made for this work as regards buildings, &c.

Commercial Education is highly developed in Hungary. During the present year there are in Hungary 37 Day High Schools of Commerce, 85 Schools of Commerce attended by apprentices, and 23 Schools of Commerce for girls, at work. The High Schools of Commerce accept students from the age of 14 upwards—this is also the case in Austria.

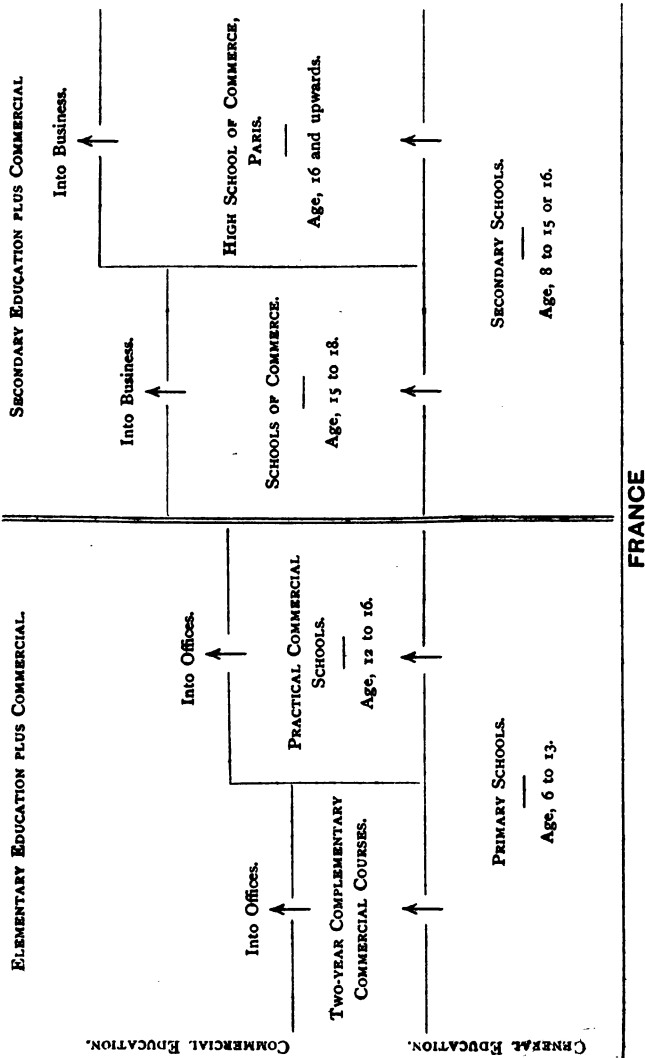
During the present session 1900-1901 upwards of 5,592 students are in attendance at the 37 High Schools of Commerce, which since 1895 all follow this time table :—

SUBJECTS.	No. of Lessons Weekly.			Total.
	1st Year.	2nd Year.	3rd Year.	
<i>A.—Obligatory.</i>				
Religion ... ..	1	1	1	3
Hungarian language and literature ...	4	3	3	10
German language ... ..	4	3	3	10
French, English, or Italian ... ..	4	3	3	10
General and Commercial Geography ...	2	2	2	6
General and Commercial History ...	2	2	2	6
Mathematics ... ..	2	2	2	6
Physics ... ..	2	—	—	2
Commercial Arithmetic ... ..	4	3	4	11
Commercial Bureau ... ..	1	2	2	5
Book-keeping ... ..	—	3	3	6
Commercial Correspondence ... ..	2	2	2	6
Commercial Products, Industries ...	2	—	—	2
Political Economy ... ..	—	2	2	4
Commercial Law ... ..	—	3	2	5
Chemistry and continued products course	—	3	3	6
Handwriting ... ..	2	—	—	2
<i>B.—Optional.</i>				
Fourth language ... ..	—	3	3	6
Shorthand or Laboratory work ...	—	—	—	—
Debates ... ..	2	2	2	6
Gymnastics and games ... ..	—	—	—	—
	32	34	34	100



On the 1st September, 1900, a **Commercial College**, receiving students of 18 and upwards for a two-year course, was opened at Buda-pesté, the first year being now in operation; this College will also take over the *Training College for Commercial Teachers* which was established in 1898, and at which 62 commercial teachers in training are at present in attendance. These establishments are connected with the University.

DIAGRAM SHOWING THE ORGANISATION OF COMMERCIAL EDUCATION



## COMMERCIAL EDUCATION IN FRANCE

**France.**—The French merchants value commercial education highly; they regard the question of distribution as not less important than that of production, and further, they recognise that the requirements of a good commercial education grow from year to year with the growth and extension of home and especially of foreign competition. It has been a matter of special and energetic action, and the State Chambers of Commerce and other commercial bodies, &c., have established Schools of Commerce in the commercial centres of France, the expenses of which are borne by the State, the Municipality, by the contributions of Chambers of Commerce and Merchants, and by the School Fees.

## PRACTICAL SCHOOLS OF COMMERCE

The pupils of the Practical Schools of Commerce, of which there are upwards of 200 in France, are usually drawn directly from the Elementary Schools, the whole of the instruction being free. The boys and girls enter these schools at the age of 12 and leave at 16. The curriculum is general and practical to the extent of two-thirds, and special only to the extent of one-third. In the Schools of Commerce the proportion is almost exactly reversed.

In looking round the French Educational Exhibit in Paris in the summer of 1900, what struck one most forcibly in connection with the work of the Practical Schools of Commerce was the "Commercial Bureau" course, which was evidently the course on which the work of the schools converged. It consisted, as in the schools of Belgium, Switzerland, Italy, and Austria, of

theoretical and practical instruction in the methods of carrying through transactions connected with home and foreign trade, actual documents being used ; the Course included, as essentials, instruction in (a) Arithmetic applied to commercial operations, (b) Book-keeping, in which both home and foreign accounts were dealt with, (c) Commercial Correspondence, throughout which the students were trained to acquire a good style by writing letters singly and in series in connection with transactions. This correspondence was carried on in French, English, and German, and certain documents were provided and filled in in triplicate, one in each of the above languages. The Practical Schools of Commerce at Boulogne and Limoges exhibited particularly good work.

#### DAY SCHOOLS OF COMMERCE

The Government of France supervises and aids thirteen Day Schools of Commerce situated, amongst others, at the following places, viz.:—Paris, Bordeaux, Marseilles, Lyons, Rouen, Havre, Lille, &c. There are also numerous other commercial schools, both public and private, in all the commercial centres and large towns, and Schools for girls and women, similar to the Schools of Commerce for boys, have been founded in Paris, and are being founded in some of the larger cities. Women take a very important part in the commercial establishments of France.

Each school is well equipped with educational appliances and with museums containing very varied collections of material for practical instruction, also with a very fine library of reference books.

We have visited five of the Day Schools of Commerce that are supervised and aided by the State, but as their aims, equipment, &c., are much alike, we

will confine our description to the largest and most important one—what applies to it applies with about the same force to the other Schools.

THE HIGH SCHOOL OF COMMERCE, 43, RUE DE TOCQUEVILLE,  
PARIS

The aim of the High School of Commerce is to crown with a high class of instruction the studies which have been previously made in practical establishments, and to give to students leaving Colleges and Grammar Schools the training which is necessary to qualify them to arrive quickly at the direction of commercial, industrial, and banking houses. It also trains students for the Consular Service. It prepares students for a certificate, granted by the State, which certifies to their ability to teach Book-keeping and Accountancy, also prepares others, aspiring to the teaching profession, for a certificate certifying to their competency as Professors of Commercial Subjects. The school courses include all that is asked for in the two later examinations.

After a successful career and successful examination, a *diploma* is granted which carries with it the privileges of serving one year in the army instead of three years. In order to get this diploma the student must have obtained at least 65 per cent. of the total possible number of marks obtainable during the two years' course, and the system of marking is very exacting.

Certain marks are allowed to the holders of the above-mentioned diploma when openly competing for certain Government posts for which their commercial training will be specially valuable.

When students have obtained the school diploma they are permitted to compete for the *Foreign Travelling Exhibitions*, which are tenable for two years. Their

value during the first year varies from £100 to £160, and during the second year from £80 to £120. Thirty-four scholarships are given annually. These scholarships may be held in any suitable foreign country.

The school does not undertake to find employment for the students when they finish their studies. This work is undertaken by an Old Boys' Association, which finds little difficulty in so doing.

The School recruits only by means of *Competitive Entrance Examinations*. All competitors must be at least sixteen years of age on July 1st of the year when competing.

The following are the obligatory and optional subjects, and they give some idea of the preparatory studies of the competitors.

The obligatory tests are :—

*Written Tests*.—Mathematics, Arithmetic, Algebra, Essay in French, Précis Writing, Spelling, Writing, Composition in one Foreign Language (with the aid of a dictionary), Exercises and Translation.

*Oral Tests*.—Arithmetic, Algebra, Euclid, Mechanics, Chemistry, History, Geography, One Foreign Language (explanation of reading matter and conversational test).

The optional tests are :—

- (a) One or two foreign languages other than the one taken as an obligatory subject. (b) Book-keeping and Accountancy, which are carefully taught in the Preparatory School.

*Foreigners* are admitted on the same conditions as the French candidates. They receive a Diploma if they are classed before the last of the successful French students receiving a Diploma.

The instruction, spread over the two years' course of study, comprises the following subjects :—

## TWO YEARS' COURSE.

Subjects.	Number of Lectures* per annum.	
	1st Year.	2nd Year.
1. Commerce, Arithmetic and Algebra applied to Commerce, Book - keeping and Accountancy ... ..	120	120
2. First Foreign Language ... ..	165	165
3. Second Foreign Language ... ..	100	100
4. Mathematics ... ..	50	25
5. Objects Lesson on Merchandise ... ..	63	40
6. Testing and Analysing Products ... ..	12	13
7. Handling and Observing Products under the microscope	After each "Object Lesson"	After each "Object Lesson"
8. Economical Geography ... ..	40	45
9. History of Commerce ... ..	—	20
10. Elements of Public and Civil Law ... ..	25	—
11. Commercial, Shipping, and Industrial Law	35	50
12. Foreign Commercial Legislation ... ..	—	20
13. Political Economy ... ..	30	—
14. Factory Legislation ... ..	—	15
15. Customs and Budget Legislation ... ..	—	25
16. Studies in Means of Transports, cost of their maintenance, tariffs, &c. ... ..	—	16
17. Mechanical Apparatus in commercial use...	—	20
18. Handwriting ... ..	20	15

\* All lectures, with the exception of those on languages and handwriting, are one hour and twenty minutes in length.

The study of foreign languages is very highly developed. Each student is obliged to learn two languages and to chose one of the following five groups : English and German, English and Spanish, English and Italian, German and Spanish, German and Italian. Weekly conferences are held, when the students have to speak in the foreign languages only.

A very fine *library* containing 3,000 volumes of reference books on commercial subjects is placed at the disposal of the students. It has seating accommodation for about a hundred pupils. In addition, there

is a fine collection of works on literary and scientific subjects. During his course each student has to contribute five francs, about 4s., towards the up-keep of the library.

The "Object Lessons" on Merchandise are supplemented every Thursday afternoon, from the beginning of January to the end of July, by practical work in the Chemical Laboratory, and this consists of *testing and analysing* combustibles, potash, soda, saltpetre, lime, manures, metals, drinkable and undrinkable water, oils, soaps, textiles, flour, sugars, beverages, milk, butter, coffees, spices, &c.

The *Museum of Products* consists of a fine collection of materials, and occupies a very large room and the corridors. The various products are arranged in an orderly manner in neatly constructed cases built to the walls, while the centre of the room is occupied by several large glass cases. For convenience and ready reference the cases are arranged in the same order as the systematic course of Object Lessons in Merchandise; they contain, among other things, samples and specimens illustrating the productions of the French colonies, wools, cottons, silks, dyeing materials, different textile fabrics, combustibles, chemical products, vegetable and animal products, building materials, metals (application, price and probable cost of exploiting mines if discovered), fatty substances of vegetable and animal origin, condiments and foods, products of mineral and of vegetable origin, &c., &c.

The *Museum of Mechanical Apparatus* in use in commerce is adjacent to the Commercial Products Museum, and consists of apparatus and models for practically illustrating various forms of mechanism as applied to generation and transmission of power, the



telegraph, the telephone, electric light, transmission of electrical power, lifting and raising machinery, the railway service, inland navigation, seaports and docks, apparatus for lading and discharging cargoes of all kinds, the construction of ships for general and for particular cargoes, models of mines, &c., &c.

A Large *Lecture Theatre*, with a glass roof and a sliding shutter for darkening the room when required, is used for giving the "Object Lessons" on products and commercial apparatus.

The State, the City of Paris, and the Department of the Seine each grant a number of Exhibitions (value £40) to students residing within their areas.

There is a small permanent staff. The professors who deliver the various courses of lectures are specialists residing in the city of Paris, each engaged to give the course of lectures on his particular subject only.

In order to see that the students take proper notes of the lectures and revise the same they are, three times a week, divided into groups of five or six and catechised in small examination rooms by professors other than those who delivered the lectures which are under review. The students are also submitted to a written test once a month. Marks are awarded for all this examination work, and these marks count towards the diploma, so that the students have to work steadily throughout their two years' course to obtain the diploma.

For the teaching of *Commercial Geography* the school is provided with specially large hand-painted maps of the Continents; that of Europe was about 7 by 6 yards, Asia 5 by 5 yards, Africa  $3\frac{1}{2}$  by  $3\frac{1}{2}$  yards, America  $3\frac{1}{2}$  by  $3\frac{1}{2}$  yards, Australia  $3\frac{1}{2}$  by  $3\frac{1}{2}$  yards.

## PREPARATORY SCHOOL

These Schools are preparatory to the Schools of Commerce.

Before being admitted to the Preparatory School the candidates must satisfy the Principal as to their knowledge of (a) French Grammar, (b) Elementary Arithmetic, (c) the General History of France, (d) General Geography, and must be at least 15 years of age. These students are expected to spend one year or more in the Preparatory School before competing in the entrance examinations of the School of Commerce, studying the subjects which are prescribed for those entrance examinations.

## STUDENT TEACHERS' SECTION

This section is for students who wish to obtain the "*Commercial Professor's Diploma*," and is recruited by competitive examination, the number of vacancies being annually fixed by the Government. Students must be at least 20 years of age on June 1st of the year in which they compete. They commence their studies on the first Monday in October, and for 12 months they receive a monthly maintenance allowance of £5 from the Government.

## SCHOOL MUSEUMS

French merchants attach extreme importance to these museums, which show in the clearest possible manner, by means of samples and specimens, all kinds of products in their natural or raw state, and the various phases through which they pass from the raw to the manufactured state. Museums are attached to all schools of commerce *as an essential*, and are looked upon as a means of education and of enlarging the

ideas of the students. They are very general throughout France, and the samples and specimens have been presented to the schools by merchants and manufacturers; it is the exception for a school to have to purchase a set. The professor largely utilises these specimens in giving his lessons.

At the International Congress on Technical Education at Bordeaux, 1895, the subject of "Commercial Museums" attracted more attention in the Commercial Section than any other branch of the work, and among the points specially noted was the desirability of establishing Commercial Museums.

#### ECOLE SUPÉRIEURE DE COMMERCE DE LYON

Thinking it may specially interest those living in textile and other industrial districts, and who may wish to know how the man who is being trained to produce the goods may concurrently be trained to sell them, we now give particulars of the school at Lyons—a very successful school indeed.

The School of Commerce of Lyons is organised in three sections, as follows:—(a) General Commerce and Banking; (b) Commercial side of the Silk Industry; (c) Commercial side of the Dyeing Industry.



is extended over two years. During the first year lectures are given for twelve hours a week. Each pupil keeps a daily journal which occupies him for one-and-a-half hours a day, and which is strictly examined. The treatment of book-keeping includes the theory of accountants' methods and the complete set of books of an important business house. During the second year the business office work is taken. There is no collective teaching; each pupil is placed at the head of an imaginary firm, where, under guidance and control, he originates transactions and carries them out. He gives ten hours per week to this and two hours per week to lectures. Several imaginary business houses, of which one is a bank, are taken in different towns in all parts of the world. Part of the correspondence takes place in the language of the various countries dealt with, the students being allotted to those countries whose languages they are studying. The accounts are also kept in the money of the country in question. Sometimes the pupils set up business correspondence with those of a similar school in another town. Foreign commercial newspapers, circulars, and price lists are regularly taken in, and the operations are guided by the current prices and condition of the markets. Railway time-tables, tariffs, customs dues, &c., are studied, and every care is taken to conduct the fictitious operations as though they were actual dealings. Letters and documents are copied and filed as in business, telegraphic codes are used, copying presses, type-writing machines and calculating instruments are freely employed. Each term the books are balanced, and every year an inventory is made.

It is claimed that the system develops personal initiative, compels thought, teaches the pupils to solve difficulties and to seize opportunities, thus developing very desirable business qualities by means of business methods.

## THE POSITION IN THE UNITED STATES IN 1901

Commercial or business colleges, so called, had their beginning in the United States more than fifty years ago. At least one institution of this class now in existence was established in 1840. For many years the branches taught in these business schools were substantially limited to book-keeping, arithmetic in which prominence was given to percentage and commercial calculations, penmanship, and business forms. Later shorthand and typewriting were added. For twenty years or more these private schools made but slow progress, partly because the training offered in these branches was not superior to that which could be obtained by their study in many of the colleges and private academies.

In 1870 the United States Bureau of Education received reports from 26 business colleges, although there must have been a larger number then in existence. These 26 schools had 5,824 students. In 1880 the number of schools reporting had increased to 162 and the number of students to 27,146.

The demand for shorthand writers and typists caused the rapid growth in the attendance at these schools. Amanuensis courses were offered in nearly all of them, and students obtained diplomas or certificates in from two to six months in some of them. Very few of these schools had courses of study extending over more than one year.

In 1890 the number of business schools reporting to the education office was 263, and the number of students 78,920. The highwater mark was reached in 1894,

when 518 schools reported, with an enrolment of 115,748 students. Since that time there has been a steady decline in the number of these private schools and a rapid decrease in the number of students. For the last year (1898) there were only 337 commercial or business schools reporting to the education office, and the number of students was only 70,950. This decrease is attributed partly to the business depression of the past few years and partly to the fact that so many public schools, as well as many colleges, have established commercial courses in many respects superior to those offered by a majority of the private business colleges.

#### HIGHER COMMERCIAL EDUCATION— THE UNIVERSITY

It has been long admitted among leading business men that those preparing for business careers should have the opportunity to acquire a commercial education higher and broader than that given by even the best of the private so-called business colleges. About ten years ago the American Bankers' Association began to direct the attention of educationists and the public to the need of a more adequate professional training for young men preparing for business life. A committee was appointed to find out what was being done in this direction in the institutions for higher education in the United States. It was found that the Wharton School of Finance and Economy of the University of Pennsylvania was the only institution offering a course of study of a grade comparable with the regular collegiate course, and specialising on those subjects most important to thorough training for business and citizenship. At the request of this committee Dr. Edmund J. James,

then professor in the Wharton School, gave an exposition of the aims and methods of the school in a valuable paper read before the association at Saratoga in 1890, in which he also discussed the situation of business education in general in the United States. The association adopted resolutions recommending the organisation of departments similar to the Wharton School in other universities and colleges. Professor James was invited to visit the leading educational centres of Europe, examine their best commercial schools, and present a report upon the subject; he presented his report to the American Bankers' Association in 1893; it was printed by the association and was greeted by educationists and business men as the most valuable contribution in aid of higher commercial education yet made in that country. The report was reprinted in the 1895-96 Report of the United States Commissioner of Education.

The agitation begun by the American Bankers' Association has resulted in (a) the establishment of commercial departments in at least two universities (the University of California and the University of Chicago), (b) the improvement of business courses in a number of colleges, and (c) the organisation of such courses in other colleges and in many public and private high schools.

#### THE WHARTON SCHOOL

The first institution in the United States to offer a thorough professional education to young men contemplating business careers was the *Wharton School of Finance and Economy* of the University of Pennsylvania, already mentioned. This school was founded in 1881 by Mr. Joseph Wharton, a wealthy citizen of Phila-



delphia, whose first gift to the school was \$100,000. His desire was that the school should offer facilities for obtaining (1) "An adequate education in the principles underlying successful civil government," (2) "A training suitable for those who intend to engage in business, or to undertake the management of property."

The course in finance and economy constructed upon the plan suggested by the founder extends over four years and is one of the regular college courses, leading to the degree of Bachelor of Science in Economics. In 1897-98 there were 87 students in this school.

The course of study for the four years is as follows :—

*Freshman class.*—Composition, algebra, solid geometry, trigonometry, general chemistry, German, accounting, physical and economic geography, practical economic problems, economic literature, legislative and executive documents.

*Sophomore class.*—Modern novelists, history of English literature, German, business law, money and banking, business practice, American history, Roman history, theory and geography of commerce, American constitutional law, European constitutional law, legislative procedure and organisation, political economy, public speaking (optional).

*Junior class.*—Comparative politics, modern legislative problems, public administration, business practice and banking, economic history, sociology, sociological field work, American history, English constitutional history, logic, ethics.

*Senior class.*—History of law and legal concepts, local and municipal institutions, political economy, statistics, public finance, transportation, advanced sociology, history of the Renaissance and the Reformation.

#### UNIVERSITY OF CALIFORNIA

The board of regents of the University of California on January 15th, 1898, decided to establish a *College of Commerce* in that institution. The college was formally opened at the beginning of the fall term of the same

year. The four years' course is parallel with the curricula of the colleges of general culture, about one-half of the subjects studied being prescribed in such colleges. The subjects making up the other half of the fundamental course are selected from a broad field covering philosophical, legal, political, historical, economic, geographical, technological, and mathematical studies. It is stated that "this college is intended to afford an opportunity for the scientific study of commerce in all its relations and for the higher education of business men and of the higher officers of the civil service." Besides the fundamental courses, the new college offers a large number of special courses, and the student may arrange his studies with special reference to his future work, the different subjects being more or less closely related to commerce. The general scope of the work proposed for the college of commerce is shown in the following list of subjects printed in the first announcement published :

*Philosophical studies.*—History and principles of commercial ethics.

*Legal studies.*—Commercial law of different nations ; public international law, and the duties of diplomatic and consular officers ; private international law ; admiralty and maritime law ; Roman law ; comparative jurisprudence ; judicial procedure in different countries ; law of private corporations, and other special courses.

*Political studies.*—Constitutional law of different nations ; public law and administration ; municipal government ; general political theory ; legislative control of industry and commerce.

*Historical studies.*—The general political and constitutional history of the leading nations, especially during the nineteenth century ; diplomatic history. Economic history—that is, the history of industry and commerce—is of such importance as to constitute a separate group. (See below.)

*Economic studies.*—General theory and analysis ; political economy, general principles and theory ; labour and wages ; theory and practice of exchange, foreign and domestic ; theory of value ; markets, their organisation and the determination of prices ; currency in all countries ; banking in all countries ; economic features of transportation by land

and water (a subject in which many special courses should be offered); industrial and commercial organisation; corporations and corporation finance; communication—postal service, telegraph and telephone, newspapers and advertising; insurance—fire, marine, life, &c.; consumption, and the principles of demand and storage; commercial usages of different countries; public finance—government expenditures, revenues, including taxation, customs duties, &c., public debts, and fiscal administration; statistics, mathematical and practical; history, theory and methods—the “movement of population,” actuaries’ statistics, theory of prices, &c.

*Studies in economic history.*—The history of commerce in all countries and at every age (upon this general subject as large a number of special courses as possible should be offered); the history of the institution of private property; the history of land tenures; the history of agriculture; the history of industry; from the earliest times; the history of manufactures; the history of labour and of labour organisation, and other special courses.

*Linguistic studies.*—The languages and literatures of the nations with which we have commercial relations—American, European, and Oriental.

*Geographical studies.*—Political geography; geodesy; physical geography; commercial geography; biological geography, including botany, zoology, anthropology, &c.; meteorology and climatology; oceanography—coasts, harbours, &c.; navigation and nautical astronomy; geology.

*Technological studies concerning the materials of commerce.*—Botany—general plant morphology and economic botany; forestry and wild-plant products, also wild animal products; agriculture—cultivated plant products of all descriptions, including field, orchard, and vineyard products; animal products, such as meats, dairy products, wool, &c., and including agricultural practice, irrigation, &c.; agricultural manufactures, such as sugar, starch, textiles, oils, brewing, tanning, drying, and canning, &c.; fisheries, and all the products of the sea; mining and mineral products, and building materials; chemical technology and chemical products, acids, alkalis, &c.; manufactured products; decorative and industrial art.

*Technological studies concerning transportation.*—Civil engineering and mechanical engineering, construction of roads, bridges, canals, irrigation works, &c., motors and motive power, &c., railroad economics, &c.

*Mathematical studies.*—Courses covering all the mathematical principles involved in the above studies.

## UNIVERSITY OF CHICAGO

The next great institution in America to recognise the importance of the higher business training and to make liberal provision for it was the University of Chicago. The College of Commerce and Politics opened its doors at the beginning of the summer quarter of 1898. President Harper, in his twenty-fifth quarterly statement, presented on October 1st, 1898, says :—

“It is with a feeling of great satisfaction that I may announce the inauguration during the past quarter of the *College of Commerce and Politics*. It will be remembered that the undergraduate work of the university was organised in three colleges, the College of Arts, the College of Literature, and the College of Science ; each college taking its name from the group of subjects upon which special emphasis was laid. When it was first proposed by Head Professor Laughlin that the university should organise work in a line of subjects dealing more closely with the great fields of commerce and politics, it was still a question whether that work should take the form of a professional school or be organised as regular college work. After long debate in the faculties and senate of the university it was decided that the work should be organised as a college and administered as such. Herein lies the great difference between the work as thus presented in the University of Chicago and certain work of perhaps a similar character undertaken elsewhere.

A strong desire has already been indicated in the minds of many to do their college work along the lines of the departments more prominently represented in this college. The interest has been as great as was expected, and the results thus far justify the step taken.”

The required course in commerce includes, besides the general branches usually taught in higher education, the following topics specially relating to commerce : Railway transportation, comparative railway legislation, financial history of the United States, money and practical economics, banking, processes of leading industries, tariff history of the United States, insurance. The courses in detail are given in a circular of information published by the university, “The College of Commerce and Politics of the University of Chicago,” pages 5 to 9.

## DAY SCHOOLS OF COMMERCE—THE TECHNICAL COLLEGE

In 1897-98 there were 1,018 public high schools reporting to the United States Bureau of Education having a total of 31,633 students in the commercial or business course of study, and of these there were 139 schools having 50 or more commercial students each.

In many of the larger cities leading business men are urging the establishment of **Day Schools of Commerce** as separate institutions, with courses of study extending over four years. In an address delivered before the Chamber of Commerce of the State of New York on Commercial Education, the Hon. William H. Maxwell, city superintendent of Schools, New York City, says that the two-year commercial course in the Brooklyn high schools should be abolished, and probably also the four-year commercial courses in the Manhattan high schools, recently established. He urges the establishment in their stead of *two separate and distinctive* Day Schools of Commerce, with four-year courses, one for Manhattan and the other for Brooklyn. There is the same trend of opinion at Philadelphia, Boston, and Chicago, strong business men advocating the establishment of a separate institution. For instance, the educational commission of the city of Chicago, which was appointed a year ago, and which has just submitted its report, recommends "that a Day School of Commerce, with a full, liberal, four-years' course of study, be established in a central position."

ELEMENTARY DAY SCHOOLS

PROGRAMME OF COURSE OF STUDY IN THE CHIEF CITIES OF THE UNITED STATES OF AMERICA

Subject ... ..	1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
Reading... ..	10 lessons a week.		5 lessons a week.					
Writing ... ..	10 lessons a week		5 lessons a week.		3 lessons a week.			
Spelling Lists ...			4 lessons a week.					
English Grammar	Oral, with Composition lessons.				5 lessons a week, with text books.			
Latin, French, or German ... ..								5 lessons a week.
Arithmetic ... ..	Oral, 60 minutes a week.		5 lessons a week, with text books.					
Algebra ... ..							5 lessons a week.	
Geography ... ..		Oral lessons 60 minutes a week.	5 lessons a week, with text books.				3 lessons a week.	
Natural Science and Hygiene ...	Sixty minutes a week.							
United States History ... ..							5 lessons a week.	
United States Constitution ... ..								5 lessons a week.
General History ...	Oral, 60 minutes a week.							
Physical Culture ...	60 minutes a week.							
Vocal Music ...	60 minutes a week, divided into four lessons.							
Drawing ... ..	60 minutes a week.							
Manual Training or Sewing & Cookery								One half-day a week
No. of Lessons ...	20 + 7 Daily exer.	20 + 7 Daily exer.	20 + 5 Daily exer.	24 + 5 Daily exer.	27 + 5 Daily exer.	27 + 5 Daily exer.	23 + 6 Daily exer.	23 + 6 Daily exer.
Total hours of Recitations ..	12	12	11½	13	16½	16½	17½	17½
Length of Recitations ... ..	15 mins.	15 mins.	20 mins.	20 mins.	25 mins.	25 mins.	30 mins.	30 mins.

NOTE.—The above was one of the exhibits of the American Education Section at the Paris Exhibition, and is here given in order to show the course of training which leads up to the Lower Commercial Schools, &c.

**LOWER COMMERCIAL SCHOOLS**

The following suggestive report, 1900, on the work of the lower Commercial Schools of the United States will be of interest to business men and should be helpful to those connected with the Scotch Higher Grade Schools providing Commercial Courses, for boys from 12 to 16, and for the English Higher Elementary Schools, taking boys of from 12 to 15 or 16 through a commercial course. Even here, however, we feel that a commercial course should not commence before the boy has entered upon his 14th year, that is between the age of 14 and 16.

**REPORT OF THE COMMITTEE OF THE DEPARTMENT OF BUSINESS EDUCATION OF THE NATIONAL EDUCATIONAL ASSOCIATION OF THE UNITED STATES OF AMERICA****THE CORRELATION OF STUDIES IN THE COMMERCIAL COURSE**

The term correlation, as used in this report, your committee understands to refer not only to the co-relation of the studies in the commercial course, but also to the relation of the school to the office and to the relation of the training and conduct of the student in the school to the conditions he will meet in the business house in which he is to begin his career as a business man, it being deemed of the utmost importance that the step the student must take between the business school and the business office be made as short and easy as possible.

Much assistance and information have been received by this committee from the commercial school people not of the committee, and, in addition to this, the former reports of the proceedings of this body have been freely drawn upon, for all of which the members of this committee hereby render their acknowledgment and express their thanks.

Whatever else may be said of the business school curriculum, there are, perhaps, no other schools that possess a course of study the several branches of which are so unified and correlated.

It has for its foundation book-keeping, which requires a knowledge of arithmetic, in order that the computation necessary to its conduct may be performed with accuracy and despatch.

The book-keeper who does not know the legal rules governing business transactions and who does not understand the penalties for their violation would certainly be unfit to manage the affairs of a modern business office. Therefore no one can lay claim to the title of book-keeper, or, rather, accountant, in the true sense of the word without a reasonably accurate knowledge of commercial law ; and thus we have a third element in the course.

Further, book-keeping as an art depends largely upon good handwriting, and thus the fourth element in the course of study is brought into close connection with the three branches already named.

Again, book-keeping, as a record of business transactions, is closely allied to business correspondence, and the book-keeper, as well as the correspondent, requires a knowledge of English, including grammar, spelling, and composition ; thus these branches are intimately connected with the other subjects of the course.

Since the introduction of the typewriter into the business house, no one having any considerable amount of correspondence can dispense with its use, and hence shorthand and typewriting have been added to the commercial course.

As the work of the business correspondent and amanuensis requires accuracy and close discrimination, punctuation assumes the importance of a separate branch of study, and some knowledge, at least, of rhetoric becomes necessary.

To enforce and fix in the student's mind the principles of book-keeping, and to assist in giving him a knowledge of business methods and customs, a course in business practice has been introduced. This feature of the course, in connection with intercommunication, or trading between colleges in different parts of the country, is an excellent introduction to commercial geography, another branch of study of great importance to the future business man.

Inasmuch as the education of a business man is not complete without the ability to stand before his peers in public and express his views, public speaking becomes a branch of business training of no little importance.

A knowledge of the laws relating to production, distribution, and consumption is necessary to an understanding of the facts of commerce in their true light and to a correct view of their relations to each other. A place for economics must, therefore, be found in the business course.

Whether we regard the principal work of the business colleges to be the training of young men and women for positions in business houses, thereby opening the avenue of business life to them, or look beyond this work to broader fields of usefulness, we must, through a series of lectures, if not in some more formal manner, strive to teach the elements of business ethics.



Further, it is none the less our duty than that of other schools to prepare young men and women for intelligent citizenship; for this reason the subject of civil government must be given a place in the curriculum of the business school.

Your committee is aware that this outline will appear to many to be too comprehensive. It is not claimed by your committee that these several branches of study shall be considered to be of equal importance; some of them may, and indeed must, be taught incidentally, but they all, none the less, belong to the education of the modern American business man.

#### SUGGESTIVE OUTLINE OF BUSINESS SCHOOL STUDIES

Mathematics :—

- (a) Book-keeping.
- (b) Arithmetic, including rapid calculation.

Writing :—

- (a) Penmanship.
- (b) Shorthand.
- (c) Typewriting.

Business :—

- (a) Business practice, including business methods and customs.
- (b) The history of commerce.
- (c) Commercial geography.

English :—

- (a) Spelling.
- (b) Grammar and punctuation.
- (c) Business correspondence.
- (d) Composition and rhetoric.
- (e) Public speaking.

Civics :—

- (a) Commercial law.
- (b) Civil government.
- (c) Economics.

#### SUGGESTIONS ON THE OUTLINE

##### TIME REQUIRED

The time mentioned under each topic in this outline is the probable time required, but it must be borne in mind that in commercial or business schools the qualifications of students vary greatly, and their fitness for business life must be measured by their attainments and not by the time they have spent in school.

The ability or power to do certain things neatly and accurately in a limited time alone decides the student's qualifications, and he should be graduated when he can meet these requirements, regardless of the time he has spent in securing this attainment.

#### ELEMENTARY BOOK-KEEPING

*Time*, three hours (by hours is here meant periods of sixty minutes) daily for two months, exclusive of the time spent on book-keeping in business and office practice.

As before stated, your committee assumes book-keeping to constitute the basis of the commercial course. The student should begin the study of book-keeping only when he writes sufficiently well, and can perform ordinary computations under the fundamental rules of arithmetic, including interest, with a reasonable degree of accuracy. It may be necessary, therefore, for the incoming student to pass through a preparatory course of study before entering upon the course here described.

Book-keeping should be taught individually. Drills and lectures may be given in classes, but each pupil should pursue the course in book-keeping independently of other students, except in so far as is necessary to carry out a scheme of practice as hereinbefore mentioned.

This plan of individual study has many advantages :

1.—The bright student is not held back by others who are slow, but is allowed to proceed as fast as he can do his work well.

2.—The slow student is not pushed ahead of his ability by those who are more rapid in their work, but is allowed to understandingly master the work as he progresses.

3.—This individual work in book-keeping renders the course flexible ; the student may devote all the time he can spare from other studies to this subject, and therefore may be always kept busy. Where this arrangement is made no student need be idle at any time, and as book-keeping is the groundwork of the course of study, it is eminently fitting that it should be thus made the subject of special individual instruction.

Special test exercises in this subject, illustrating various applications of the principles of book-keeping and fixing, by review, the work the student has already gone over, may be given to advantage throughout the course. In these tests the student should be thrown upon his own resources, and he should satisfy both himself and his teacher as to his ability to work independently of aids of any kind.

Here, as elsewhere, weekly class drills or oral quizzes are recommended as valuable in assisting to fix in the minds of students the principles underlying the subject taught.

## BUSINESS PRACTICE AND ADVANCED BOOK-KEEPING

*Time* : Three hours of sixty minutes, daily for six months.

Before entering upon what is usually known as "business practice" pupils should have in some measure the qualifications that they would be required to possess before beginning actual work. These should include order, neatness, good penmanship, &c. In correspondence and business forms they should have a clear idea of the mechanical arrangement of a letter and a knowledge of the forms and uses of checks, notes, drafts, &c., with a fair understanding of the use of the daybook, journal, ledger, cash book, sales book, and bill book. They should be quick and apt in journalising, and should have at least passed the test in the first division of arithmetic.

Your committee will not undertake to designate what the course in business practice shall or shall not be, but takes the liberty of submitting the following propositions :—

1.—As the course in business practice is especially designed to correlate the school work with the work of the office, the business transactions in the business-practice course should come to the student book-keeper for record in the same way they come to the book-keeper in the business house ; and the business done by the student, and the transactions made and booked by him, should be done and recorded as nearly as possible as they would be done and recorded in a first-class business house.

2.—The books, stationery, and appliances used in the school should be modern in form, well bound, of good material, well printed or engraved, and in every respect the equal, at least, of those found in use in business houses. Good books and stationery tend to the formation of habits of neatness and accuracy.

3.—A reasonable variety of books should be used, in order that the student may, when going out of the business-practice department of the school, pass into the actual work of the office without feeling that books of account are all fashioned alike, but he should rather go out with a fair degree of knowledge concerning various forms of books of account, especially those that may be considered standard. But, on the other hand, this variety of forms should not be so great as to confuse and annoy the student. Whatever is undertaken should be well done. And here, as elsewhere, one thing done well is better than any number of things poorly or loosely done.

4.—The student should remain a sufficient time in each office or subdivision of the business practice work to gain a fair knowledge of the detail of such office or employment. Your committee believes that a week in a bank, for instance, is almost futile, and tends rather to

confuse the student than to make plain the principles and modes of modern banking. Not less than a month should be given to the actual work in the bank, and a proportionate time should be spent in the other offices. Nothing should be attempted that can not be done thoroughly and well.

5.—From the time assigned to book-keeping and business practice in this report it will be seen that your committee believes that from two-thirds to three-fourths of the whole time given to book-keeping in the commercial course should be devoted to this business-practice work.

6.—Accuracy in this department should be insisted upon to the letter, and all the "checks" possible should be placed upon the student, that his work may be done thoroughly and accurately. All loose and haphazard work should be rewritten, and neatness and accuracy should be insisted upon. Let all this work be done under an experienced and competent supervisor.

7.—The student in the business-practice department should be taught to conscientiously care for all original documents coming into his hands, to file letters and papers with care and accuracy, and to keep everything in and about his office neat, clean, and orderly.

8.—The strictest attention should be given to correspondence, and, as the intercommunication work usually connected with this department gives rise to a large amount of correspondence, which, in the nature of things, no other plan can secure, the student should be made to profit by this opportunity to develop his ability to write a good business letter. All work in this line should be performed with care and fidelity, and every letter and document written in this department should pass under the eye of a careful teacher, who should firmly decline to accept anything but reasonably good work.

9.—A plain, easy, rapid style of business writing, without shade or flourish should be taught in this department, and students not meeting a reasonable requirement in handwriting should be debarred from the work in book-keeping, and should receive special attention in penmanship until such a handwriting is acquired. A constant improvement in the student's handwriting during the whole course should be insisted upon.

10.—Special attention should be given in this department to the art of book-keeping, such as indexing, the arrangement of accounts in the ledger, the proper manner of closing accounts, forwarding, &c. ; the handling and care of books, the filing of papers, and every detail connected with office work.

11.—The student should be taught to be exhaustive in the examination of statements and accounts ; to check his books when balancing, even though they balance after the first addition ; to check all state-

ments received, and to carefully go over a second time all statements rendered. He should be taught to examine and audit books, and should acquire the skill necessary to perform these operations with reasonable despatch.

12.—The order and discipline in this department should be that of a well-conducted modern office ; communication between students should be allowed concerning the business in hand only. Necessary conversation should be carried on only in a low, soft tone of voice, and no unnecessary noise, heavy walking, or irregularities in deportment should be permitted.

#### ARITHMETIC

*Time* : Five periods a week for six months.

To facilitate co-ordination with book-keeping, the work in arithmetic may be arranged in four divisions, as follows :—

1.—The fundamental rules, United States money, factoring, common and decimal fractions, and denominate numbers.

2.—Percentage, with its applications, profit and loss, discounts, commission and brokerage, simple and compound interest, and partial payments.

3.—Insurance, exchange, equation of accounts, and stocks and bonds.

4.—Taxes, partnerships, national and savings banks, &c.

Tests or examinations should be given as these parts of the arithmetic are severally completed, and the student's progress in arithmetic should be made to keep pace with his advancement in book-keeping.

Rapid calculation should include addition, subtraction, multiplication, extension, cancellation, and interest and discount, by short and rapid methods.

“Mental Arithmetic,” whether formally or incidentally taught, should have a place in all arithmetic work.

A brief practical course in mensuration should be given to all students in the business course, either in classes or as a general exercise.

The metric system, longitude and time, marine and life insurance, foreign exchange, and general average may usually be omitted ; not because they are not important, but because other more important subjects demand all the time that can be given to arithmetic in these schools. It is urged by some teachers that the metric system should be taught, but, for the reason given, your committee suggests that it be omitted.

Equation of payments should be performed by the “interest method,” in order to afford additional practice in interest computations and to insure a rational view of the subject.

The work in partnership settlements should be performed, as far as possible, on paper ruled by the students in the form of statements, trial balances, &c. This work, done in such manner, tends to greatly increase the student's efficiency in the practice of accounting.

Students failing to pass the tests in arithmetic may proceed with their work and be given such tests again when time has been afforded them for review or private study, providing, however, that the student shall not be allowed to advance in his book-keeping beyond the point where such test in arithmetic is required to be passed.

Your committee recommends the analytic method, and the avoidance of formulas of all kinds throughout the whole course in arithmetic. If it be thought best to use a formula, it should be thoroughly explained, that each student may fully understand the process upon which such formula is based. The fact that the arithmetic of business is pre-eminently the arithmetic of common sense should not for a moment be lost sight of in drilling classes in this branch in our schools.

#### PENMANSHIP

*Time:* Five periods a week throughout the course.

Your committee believes that nothing but plain, practical business writing should be taught in these schools except to those taking a special course in ornamental penmanship (and ornamental penmanship constitutes no part of a commercial course). A student whose writing is below a reasonable standard should be made to discontinue work in book-keeping until his writing is improved. Figures should receive close attention, and students should be drilled in both their form and their rapid execution. Skill in accommodating writing to the space to be occupied should be carefully cultivated. An easy arm movement should be early acquired. Unnatural and unhealthful positions of the body should be guarded against. Every teacher in the school should give attention to the correction of the writing of students as to position, movement, and form in the branches taught by him, and nothing but the best work of the student should be accepted anywhere. The student should be induced to write to the best of his ability always, and always in a correct position.

No criticism upon the usual methods of teaching this branch is here intended, but it is the opinion of your committee that there is generally too much of oral explanation attempted by teachers of penmanship, an effort to hold the attention of pupils to extended and minute descriptions of form, when the students are not prepared for such explanations. As a rule but a few moments should be devoted to any explanation in this branch until the student has attempted to write the copy. After making

such attempt his attention should be again called to the form for a short time, and he should again be allowed to attempt its reproduction. All long and tedious analysis should be avoided. Especially is this true concerning the teaching of those who are beginning the systematic study of penmanship. Persistent practice under careful direction is what is needed to produce good business penmanship.

#### COMMERCIAL LAW

*Time:* Three periods a week for four months.

It is the sense of your committee that commercial law should be taught as a regular class recitation. The student should be provided with a text-book and be required to prepare his lessons as in other branches. Lectures on law are valuable, but lectures should not be depended upon to the exclusion of regular text-book work. The application of business law to book-keeping should be most carefully enforced, and the student's knowledge of business law should be carefully correlated with his work in business practice. While the teacher of this branch should be well acquainted not only with the facts in the book he is using, but be well informed in law generally and acquainted with the rules of pleading and practice in the courts, it is by no means necessary that he should be a lawyer. Lawyers are often not teachers, and more often they are not disciplinarians, and when employed to teach commercial law in business colleges they are not likely to give sufficient attention to the order and discipline of their classes. For this reason what is gained in the direction of law is often lost or more than lost in other directions.

The common forms of legal and business documents should be exhibited in the classes as the subject of the lesson deals with them, and it is better to use forms that are now or have been used in the regular course of business. For instance, the policy of insurance, the protested bill, the deed, the mortgage, &c.

An occasional "moot court," judiciously conducted, may be made very useful in illustrating the practical details of lawsuits and the practice of law. Such "moot courts" must, however, be managed with the greatest care to prevent them degenerating into a mere amusement.

#### CIVIL GOVERNMENT, INCLUDING CIVICS

*Time:* Two periods a week for four months.

These subjects are sometimes taught in our schools incidentally and through lectures, but many schools use a text-book and do regular class work in these branches. Your committee recommends that these

branches be taught formally, even if they are made elective. No finishing school can afford to assume the business education of young men and women to be complete till they have acquired a reasonable knowledge of the methods by which our government is conducted and have also a fair comprehension of the rights and duties of citizenship.

#### ECONOMICS

*Time:* Two periods a week for three months.

The subject of economics should find a place in schools devoted to the training of young men and women for business life. However this branch may be taught, its teaching should so impress the student that he will desire to continue reading and thinking on the subject.

#### SPELLING

*Time:* Three to five periods a week till excused by meeting the requirements.

The following is a very excellent method of teaching spelling:—

The pupil studies fifty words from a text-book on spelling; the teacher pronounces these, and the student writes them in a blank book kept for that purpose. When this is done the misspelled words are checked by the students as they are spelled by the teacher. The words checked are immediately afterwards written correctly by the student on a separate slip of paper. At the opening of the next lesson they are copied from this slip into the back of his blank speller. But whatever method may be used, no student should be graduated from any course in our schools who has not attained a reasonable degree of proficiency in this branch. The passing grade should not be less than 95 per cent. in the shorthand course and 90 per cent. in the commercial course, but students should not be excused from spelling until they reach a grade of 95 per cent. All misspelled words in any work the student may do should be marked by the teacher and corrected by the student by rewriting.

#### GRAMMAR

*Time:* Three periods a week for four months.

Grammar should be taught with a view to the correction of errors in speech and writing. The subtleties of the subject may well be avoided, but much that is usually termed "technical grammar," but which is necessary to the understanding of our language, should be carefully taught and persistently drilled upon. The test of all instruction should be, "Will it aid the student in the construction of the English



sentence?" Blunders should not be allowed to pass without correction, either in class recitations, written exercises, or ordinary conversation, and all papers containing inaccuracies in language should be corrected and rewritten. Care must be taken and tact used that the spontaneity of students be not suppressed by this work.

It has been suggested that the student should learn grammar by copying rules, &c., on the typewriter, but while the typewriter is an important aid in the improvement of language, nothing but careful, formal instruction, persistent and regular, can be depended upon to secure good results in the teaching of this subject.

#### BUSINESS CORRESPONDENCE

*Time:* Two periods a week for four months.

Business correspondence should receive most careful attention.

(1) As to mechanical arrangement. (2) As to style. A text-book on this subject should be used, and, in addition to the work of the text-book, many letters should be written by the student, criticised by the teacher, and returned to be rewritten, if deemed necessary. The letters of the entire class should be read in the class, signatures omitted, and comments and criticisms should be made upon them by the class and the teacher, applying the principles of grammar and rhetoric to their correction where those principles have been violated. Such work affords excellent additional drill in composition and rhetoric, but this work should not be relied on exclusively for instruction in those subjects. A good collection of business letters from good business houses may be profitably used in this work to inspire and encourage students to excellence in letter writing.

#### COMPOSITION

*Time:* Two periods a week throughout the course.

Composition should receive attention in an incidental way through every paper in school. Not less than twice each week every student in the school should submit to his teacher in this branch a paper in his own language of not less than one page in length of ordinary letter paper. The teacher should correct this paper with reference to grammar, spelling, arrangement, &c., or rather suggest the correction with red ink, and return the paper for the student's examination and correction. If thought necessary, it should be rewritten.

As much instruction on various topics must be given in the form of lectures, abstracts of these lectures should be written by the student, and when criticised by the teacher, they form the best means for the composition work mentioned.

## RHETORIC

*Time:* Two periods a week throughout the course.

This branch, with few exceptions, must be taught incidentally in our schools; but nevertheless it may be well taught, and that, too, without consuming much time.

## PUBLIC SPEAKING

*Time:* One period a week throughout the course.

Students should receive, through lectures and familiar talks, instruction in public speaking and should be required to take part in exercises that will give them opportunity for practical training. Every student should be required to stand while reciting and to clothe his thoughts in the best language he can command. This alone will aid him greatly in the art of public speaking. It is a very important thing that men and women of affairs should be able to appear to advantage when presenting their business, and public speaking is one of the best means to acquire this ease and grace of manner. Students should be encouraged to form societies for practice in public debating and parliamentary practice, and to take part in them.

## BUSINESS METHODS AND CUSTOMS

*Time:* Two lectures a week throughout the course.

In addition to the work done in this line in the practice department, business methods and customs should be taught through lectures and familiar talks. An important feature in connection with this instruction as well as in commercial law, and a very interesting one, is the use of original documents in connection with the subject, such as the freight receipt and bill of lading in shipping, the deposit slip, check, and draft in banking, &c. In addition to such methods of giving instruction on these subjects, the various departments of arithmetic and commercial law afford a most excellent opportunity to acquaint students with the methods adopted and employed in the conduct of business.

The history of commerce will occupy a place under this head, as, for the present at least, it must be taught through lectures.

## COMMERCIAL GEOGRAPHY

*Time:* Two periods a week for three months.

This branch may be taught through lectures and general exercises, though your committee advises that, where possible, it be taught formally in classes. There is no subject connected with commerce

more interesting than this. Just now the acquisition of islands by our Government, the extension of our trade, the competition between our Gulf and Eastern ports, and many other matters of commercial interest are attracting the attention of the business men of the entire country, and the teacher who reads and thinks will not want for material to make this subject attractive.

#### SHORTHAND COURSE

##### *Shorthand Study*

*Time:* Five periods a week for eight months.

Each lesson in shorthand should be thoroughly understood by the pupil before advancing to the next. The principles contained in the lesson should be fixed upon the mind of the student by reading exercises illustrative thereof. Such exercises should be copied by the student with the greatest accuracy a sufficient number of times to enable him to commit not only the matter but the shorthand characters contained therein to memory. It is suggested that not less than ten times is usually sufficient. The exercises should then be read to the student at an increasing speed until he has reached the limit of his ability to make good notes; illegible characters should never be allowed under any circumstances. Accuracy and not speed is the great desideratum in early work in shorthand.

##### *Reading Shorthand Notes*

The student should never be permitted to write anything in shorthand which he does not thereafter read; and should read each exercise often enough to enable him to give fluency and expression to the reading. He should not be permitted to hesitate over his notes, but should translate them at once with good expression and in a clear tone.

##### *Speed Work*

The student should not be allowed to use any new matter, for speed or other work, until the text-book has been mastered. But the speed work outlines under "Shorthand study" should be carried through to the end of the book. The "writing exercises" should be translated into shorthand by the student, and, when they have been corrected by the teacher, should be used the same as the "reading exercises" spoken of under the head last mentioned.

*Dictation*

*Time*: Throughout the course.

The students should be arranged in couples or groups, in each of which the students will have as nearly as possible the same speed ability. A selection should be given to the group, and they should read it around, turn about. When it is read, the reader should call upon the one to the left to read his notes, and at the very first error made the reader should call "next." If the next does not at once respond, "next" should be again called, and so on, until some one corrects the error made by the first one who read, and proceeds. If no one reads, the reader should correct the error and proceed as before. When the matter has been read back correctly, the one to the left becomes the reader and proceeds as before; and so on, round and round, until all have the matter by heart, and the notes as well. Then another selection should be given them, and the work should proceed as before.

The matter used in these groups should be engraved matter furnished by the author of the text-book or by the teacher, and before it is used in the groups it should have been copied by each member of the group in the manner outlined under "Shorthand study."

No new matter should be used until each member of a group has reached a speed of at least 150 words per minute upon the copied matter.

NOTE.—By "new matter" is meant that which the student has not copied and as to which he forms the outlines upon his own responsibility as it is being read to him.

*Shorthand Tests*

Your committee would recommend the following tests:—

- 1.—To write 300 words in three minutes and read it back without a mistake in the same length of time.
- 2.—To write 300 words in three minutes and make a transcript of the same on the typewriter in thirty minutes.
- 3.—To write 300 words in three minutes and make a transcript of the same on the typewriter in twenty minutes.

## TYPEWRITING

*Time*: Five periods a week for six months.

The student should complete some good typewriting manual, containing, in addition to the usual drill for fingering, &c., all the ordinary business and legal forms in common use, and hand each lesson to the

teacher without an error or erasure. After completing the manual, from five to ten pages of typewritten matter should be handed to the teacher daily for correction. The typewriter manual having been completed and the foundation for accuracy laid, the student should copy from new matter a stated number of words per minute, and upon reaching the required speed, dictation should be given direct to the machine, and letters should be taken in shorthand and transcribed upon the typewriter. He should be required to arrange and tabulate figures in statements and to correct and improve matter from "rough draft" where the matter is poorly arranged and improperly tabulated.

#### *Typewriting Tests*

Your committee would recommend the following tests:—

1.—To copy from manuscript at the rate of 30 words per minute for three minutes, returning a neat, accurate page, free from erasures or letters struck over each other.

2.—To copy manuscript at the rate of 35 words per minute for three minutes.

3.—To write from dictation at the rate of 45 words per minute for three minutes.

#### COLLATERAL BRANCHES

Penmanship, spelling, grammar and punctuation, composition and rhetoric, and rapid calculations, as recommended for the student of the commercial course, with equal proficiency therein, are absolutely necessary for the graduate of the shorthand course. Especially should all the branches necessary to give the student a good understanding of the English language receive the closest attention in all cases where such student is not well qualified in English before entering on the study of shorthand. In the latter case, such students should pass the test in grammar before being excused from the study of this branch.

#### BOOK-KEEPING

At least such a knowledge of book-keeping as will enable the student to act as assistant book-keeper is recommended to be required of all taking this course.

#### OTHER TESTS

In addition to the tests in shorthand and typewriting, students should be required before graduating to pass examinations in grammar and punctuation with grades of not less than 85 per cent.,

and to correctly spell at least 95 reasonably difficult common words out of a possible 100. Daily drills in penmanship and rapid calculation should be given from the time the student enters until he leaves the school.

### GENERAL REMARKS

#### ARRANGEMENT OF CLASSES, TIME, TERMS, ETC., OF SCHOOL

As most commercial schools in this country continue in session throughout the entire year, admit students at any time, and teach book-keeping, at least individually, but little can be profitably said in this report concerning the above-named subjects. These matters must be left to the management of the individual schools as their needs seem apparent.

#### PROGRAMMES

It must not be forgotten that (unlike the public schools, where students usually enter at the beginning of a term and continue throughout the course) in commercial schools students are coming and going constantly; some for a month's instruction only, others for two, many for three, and some for a full course. It would seem, therefore, useless to give in this report any outlines even of programmes, arrangement of studies, or order of classes, further than to say that all work should be done by schedule and all classes called and dismissed regularly and promptly.

#### LIBRARIES, MAGAZINES, ETC.

It is pertinent to suggest that all schools should contain libraries for the use of students, and the commercial school is no exception to the rule. Students, in addition to the use of the library, should be urged to subscribe for and read some of the best periodicals published on the subjects they are studying.

#### A MORE COMPLETE REPORT

It is confidently hoped that ere long a more complete and more advanced course of study than this now submitted will be required for the use of the commercial schools of America, and if this elementary effort shall afford any help in that direction it will amply recompense this committee for the labour expended.

Respectfully submitted.

J. M. MEHAN.

**STATISTICS OF COMMERCIAL AND BUSINESS  
SCHOOLS**

There are 2,350 institutions of various grades in the United States in which there were 131,518 students reported as pursuing commercial or business studies in the scholastic year 1898-99. The number of each class of institution and the number of business and commercial students in each of the five classes is shown in the following summary :—

Class of Institution.	No. of Schools.	Males.	Females.	Total.
Universities and Colleges ...	191	5,127	1,336	6,463
Public and Private Normal Schools ... ..	105	4,023	2,103	6,126
Private High Schools and Academies ... ..	670	7,136	3,473	10,609
Public High Schools ... ..	1,064	19,397	18,737	38,134
Commercial and Business Schools	320	46,421	23,765	70,186
Total ... ..	2,350	82,104	49,414	131,518

**PART IV**

**PARTICULARS OF WHAT HAS  
HITHERTO BEEN DONE  
IN THE UNITED KINGDOM**









**REFERENCES.**

INSTITUTIONS PROVIDING COURSES AS BELOW SHOWN THIS	
PREPARATORY COURSES ARE HELD IN EVENING CONTINUATION SCHOOLS	---
SENIOR COURSES OF 2 YEARS	---
B.A. WITH EQUIPMENT FOR PRACTICE	⊗
SENIOR COURSES OF 3 YEARS WITH EQUIPMENT FOR PRACTICE	⊕
SCHOOLS FEEDING HIGHER SCHOOLS, OR INSTITUTIONS ARE CONNECTED WITH THE LATTER THIS	—X—
OCASIONAL CLASSES NOT FORMING PART OF A SYSTEMATIC COURSE	⊗

CLASSES IN BANKING CURRENCY ECONOMICS AND STATISTICS ARE HELD AT HULLSFIELD AND CLASSES IN ACCOUNTANCY AND BANKING AT LEEDS

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# PARTICULARS OF WHAT HAS HITHERTO BEEN DONE IN THE UNITED KINGDOM

## AN EXPERIMENT IN THE WEST RIDING OF YORKSHIRE

SOME years ago the Royal Commission on the depression of Trade stated in their Report, "In the matter of education we seem to be particularly deficient, as compared with some of our foreign competitors; and this remark applies not only to what is usually called Technical Education, but infinitely more to the ordinary Commercial Education which is required in Mercantile Houses." Since then, mainly on the stimulus of the leading Chambers of Commerce, efforts have been made to remedy this state of affairs, and of late years several movements have been initiated with that object. Among the earlier of these were the Commercial Education Schemes of the Oxford and Cambridge Examination Board and of the London Chamber of Commerce. The former proved to be in advance of the times, and, owing to the paucity of candidates for examination, has been discontinued, but the scheme of the London Chamber of Commerce is still in operation. Both these schemes, however, simply provided the machinery for *examinations* in

commercial subjects and courses—no provision was made for *instruction* in such subjects.

Thus until quite recently public recognition of commercial education in this country consisted almost entirely of the holding of examinations by various institutions; the first public body to systematically and energetically attack the matter was the County Council of the West Riding of Yorkshire, whose scheme has attracted considerable attention, and has been adopted more or less fully by numerous educational and other bodies throughout the kingdom.

In 1891-92 this County Council decided that in so important an industrial and commercial district it was necessary to place within reach of the inhabitants such a training as would afford an adequate preparation for those seeking a commercial career, and to this end they endeavoured to encourage commercial subjects and modern languages by means of systematic courses in day schools, and the specialised teaching of connected groups of subjects in Evening Schools of Commerce and classes. A thorough system of expert inspection was decided upon; systematic courses in allied subjects were drawn up and detailed syllabuses were issued, with instructions and suggestions appended for the assistance of teachers; a scale of grants was decided upon; classes for the training of teachers were commenced; and a system of identical voluntary examinations was started.

The aim in the West Riding schools is to begin with the youth at the bottom of the ladder, and to take him systematically through all the stages of the machinery and organisation of business as carried on in a first-class trading house doing a home, an import, and an export trade, until the work undertaken by experienced

men (principals and employès) is reached and well grasped. With this sound foundation, the youth is equipped to rapidly qualify to fill any grade of position in the commercial world.

The West Riding County Council does not itself carry on any school, but organises courses and gives grants in aid of Classes, Schools, and Institutions, and it may be interesting to follow the methods adopted by the County Council for aiding the supply of Commercial Instruction to those already engaged in offices, and to note the great development of the work from its inception up to the present time.

To meet the special requirements of this work, the County Council at the outset appointed an Inspector, whose special duty it is to inspect and organise the work bearing upon commercial education in the Riding. He visits the classes and discusses the various details as may be necessary with the managers and head teachers.

#### EVENING CLASSES

The Commercial Instruction given in Evening Classes is arranged in three grades or stages, and those who attend these classes comprise clerks, managers, employers, and others, almost all of whom are already engaged in offices, and, therefore, the work, while intended to develop an intelligent insight into the various processes connected with business affairs, is distinctly practical in its aims. Boards of managers have been encouraged to establish commercial classes wherever the demand appeared to justify it, while at a number of selected centres "**Evening Schools of Commerce,**" giving a systematic course extending over at least two years, and in the larger centres three years,

are established. The instruction must be regular and progressive in order that it may lead to advanced work, which is aimed at throughout and encouraged by grants on a higher scale.

In order to promote the due correlation of the work of neighbouring schools, conferences of the managers are arranged from time to time with a view to (a) making Evening Continuation Schools act as feeders to the neighbouring Technical Classes ; and (b) arranging for the passing on from the smaller Technical Schools to the larger District or Central Technical School of the students who have completed the second year's course and who wish to take the third year's course of the Evening School of Commerce, or other more advanced work, including "Modern Language Circles." As a result of these conferences, the smaller schools and local classes have been experimentally grouped with the larger central schools, as follows :—

Central Schools (Three Years' Course).	Their Contributory Schools (Two Years' Course).
Batley ... ..	Morley.
Barnsley ... ..	Wombwell, Wath and Penistone.
Bradford ... ..	Bradford Mechanics' Institute, Cleckheaton and Guiseley.
Dewsbury ... ..	Heckmondwike, Liversedge and Ossett.
Halifax ... ..	Elland, Greetland and West Vale, Stainland, Sowerby Bridge and Ripponden.
Huddersfield ... ..	Brighouse, Meltham, Holmfirth, Slaithwaite and Saddleworth District.
Keighley ... ..	Skipton, Barnoldswick, Glusburn and Bingley.
Leeds ... ..	Otley, Yeadon and Harrogate.
Wakefield ... ..	Normanton and Pontefract.

Full Three Years' Course :—Hebden Bridge, Pudsey, Rotherham, Shipley, and Todmorden.

Two Years' Course Only :—Doncaster, Goole, and Selby.

The Technical Instruction Committee lay stress upon suitable arrangements being made for giving advice and guidance to students at the commencement of the session in the matter of selecting suitable courses, and a small extra grant is made to each school that appoints a competent Organising Master or Secretary to carry out this special work. The backward students are advised to take up "Preparatory Courses" providing a training in English, arithmetic, writing and figuring, with geography, history and drawing, or a modern language or elementary physics added. Such courses are arranged in connection with almost all the technical schools, frequently at their neighbouring evening continuation schools. The general fundamental work mentioned at the head of the special syllabuses, referred to later, usually forms the basis of the preparatory course, but more detailed suggestions are also issued by the Technical Instruction Committee, and these are found helpful to many teachers.

"Evening Schools of Commerce" meet two and a-half hours on each of three evenings per week, from 30 to 33 weeks of the year. These schools, in nearly all cases, form part of the Local Technical Schools, and have been established in nearly all the more considerable centres throughout the West Riding of Yorkshire. The development has met with success; the classes are, as a rule, well attended, and the students appreciate the more educational training provided for their benefit.

The following example of a time-table and conspectus of work for an Evening School of Commerce has been issued by the West Riding Technical Instruction Committee, and gives a good idea of the School and the



general arrangement of the work in schools of this kind :—

TIME TABLE

	First Evening.	Second Evening.	Third Evening.
First Year ...	Book-keeping. Commercial Arithmetic.	Business Methods. Commercial Geography and History.	First Modern Language. Shorthand.
Second Year ...	Commercial Arithmetic. Book-keeping.	Commercial Geography and History. Business Methods.	First Modern Language. Shorthand.
Third Year ...	Business Methods. Commercial Geography and History.	Book-keeping. Principles of Commerce.	First Modern Language. Applied Short- hand * or Second Mod- ern Language.

In addition to the above work, it is thought desirable that advanced commercial students should possess some general knowledge of science which bears on "Products and Industries." To meet this need, a fourth evening may be added to the third year of the senior course where possible, the second lesson being devoted to some product and industry, and the first lesson to the underlying science principles.

## CONSPECTUS OF EVENING SCHOOL OF COMMERCE

(Occupying three Winter Sessions)

Subject.	First Session.	Second Session.	Third Session.
Business Methods and Correspondence.	Home Trade.	Export Trade.	Home, Export, and Import Trades.
Book-keeping ...	Elementary.	Intermediate.	Advanced and Company.
Commercial Arithmetic.	Elementary.	Advanced.	—
Commercial Geography and History (Mixed Course).	The Empire.	Foreign Countries.	Special "Trades."
First Modern Language.	Elementary and part Intermediate.	Part Intermediate and Advanced.	Advanced and Commercial.
Principles of Commerce.	—	—	Introductory Course.
Shorthand.*	The Manual (Correspondence Style).	The Reporter (60 words a minute).	Speed (100, 120, and 140), or Second Modern Language.

\*If required, a Course in Typewriting may be taken during the Third Year, on an "off" evening.

Certain of the larger technical schools have established "Special Courses" of lectures in commercial law, principles of commerce (economics and statistics, banking and currency), products and industries, &c.,

for students who have been through the foregoing course, and wish to qualify still further, and for others who may wish to prepare for the examinations of the Institute of Bankers and of the Institute of Chartered Accountants.

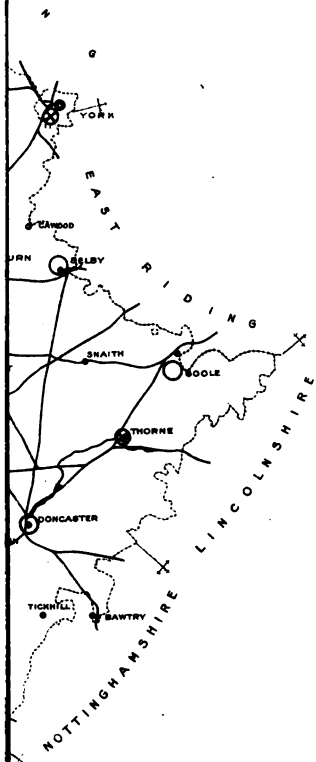
In regard to Modern Foreign Languages, the County Council recognises four stages of language instruction as eligible for aid, viz., elementary, intermediate, and advanced stages, in which the construction and literature of the language is studied; and a specialised commercial course, which may only be taken up by students who have worked through, or are working through the advanced course, and thus possess a satisfactory basis on which to specialise.

Further provision has been made at suitable centres for "**Modern Language Circles**" in the form of lectures, followed by debates, conversation circles, &c., for keeping together the students who have passed through the advanced modern language classes. This is done to prevent the schools from losing touch with the students just at a time when they stand most in need of help towards what in business is very important indeed, namely, an effective conversational knowledge of the language. An advanced lesson of about one hour's duration, in which the commercial application and phraseology of the modern language is carefully studied, sometimes precedes or follows the "circle" proper. "Circles" have been established at Barnsley, Bradford, Dewsbury, Halifax, Harrogate, Huddersfield, Keighley, Leeds, Pudsey, Todmorden, and Wakefield, in each case to serve the surrounding district also. These meet once a week, generally for two hours, and the proceedings are roughly as follows :—(1) Minutes of previous meeting ; (2) Lecture by the Professor ; (3)

NG of YORKSHIRE.

RCLES"

LANGUAGES.



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Discussion thereof ; (4) Short essay by one of the members ; (5) Discussion consequent on essay ; (6) General conversation. All the proceedings are conducted in French, German, or some other foreign language. At two centres the nucleus of a foreign library has been formed, and periodicals in the French language, contributed to by the members of the "circle," are issued fortnightly.

The Circles are attended by many adults who wish to keep in touch with the Language.

The following is a list of subjects which have been dealt with at several of the West Riding Circles during a two-year course. It may prove suggestive to others.

### CERCLES FRANÇAIS

#### SCHEME FOR AN ANNUAL COURSE OF LECTURES, THIRTY IN NUMBER, AT VARIOUS CENTRES THROUGHOUT THE WEST RIDING OF YORKSHIRE

Each meeting lasts at least 90 minutes and is divided into three periods of about  $\frac{2}{3}$ ,  $\frac{1}{6}$ , and  $\frac{1}{6}$  respectively of the whole time as follows :—

- (a) Minutes of previous meeting, then the Lecture proper, followed by discussion.
- (b) Papers, essays, letters, composition, readings, &c.
- (c) Conversation and discussion.

(a) The Lectures proper are delivered impromptu in French, the words being pronounced with great care, and the headings, sub-headings, &c., of the Lecture being placed on the blackboard as the Lecture develops. Students must take notes in French, and are invited at the beginning of each Lecture to stop the Lecturer

where they have difficulty as to the general meaning of what is being said ; and particular attention is drawn to such causes of difficulty as the homophonous character of the French language, the peculiar timbre of the French vowels which do not exist in English, and the pronunciation of final consonants.

The subjects are as follows :—

1. The difficulties of the French language.
2. The history of the French language.
3. The grammar of the French language.
4. The literature of France.
5. The drama of France.
6. French science and scientists.
7. French art.
8. The system of education in France.
9. The French people from the racial point of view.
10. The population of France.
11. The history of France.
12. The contemporary period in France.
13. The French Parliament.
14. The French press.
15. The French army.
16. The French navy.
17. The physical geography of France.
18. The political geography of France.
19. The agriculture of France.
20. The industries of France.
21. The commerce of France.
22. The French system of weights and measures.
23. The religion of France.
24. The colonies of France.
25. The public works of France.
26. The magistracy of France.
27. The French code.
28. The French finances.
29. The centralised Government of France.
30. The influence of France.

It will be seen that the Lectures are of a very general and varied character. They constitute an attempt to convey to the mind of the students some idea of the value of the French language as a key to open a vast new world of experience.

(b) Each student is encouraged to do some written work which is likely to be useful to him personally. He may write a private letter or some commercial correspondence ; he may write an essay on a subject settled beforehand, or translate a piece of English prose into French. This work is read to the Lecturer during the second period ; the readers are told to read slowly and carefully in order to make the work comprehensible to all the members of the class. Students at particular centres are also allowed to read from French books a short piece, or to recite a passage which has been learnt by heart.

(c) The third period is devoted to conversation. Criticism by students of the work done during the second period or discussion of a subject chosen by the class generally affords full scope for it. It is found sometimes useful to combine the second and third parts of the Lecture into one, and making of the class during that time a kind of debating society. Sometimes two, sometimes four members of the class promise papers speaking for and against a particular issue ; the subject being known a week beforehand, the other members are able to prepare to take part in the debate.

#### LANTERN SLIDES AND MUSEUM SPECIMENS

Some 3,000 **special slides** illustrating (a) the principles of commercial geography and history, and (b) their application to the British Empire, foreign countries, &c.,



also to (c) West Riding industries, have been made or collected, suitably catalogued into sets, and are loaned out to aided classes, making their work more interesting and effective ; while attempts at forming **museums** for practical teaching purposes receive encouragement and aid from the County Council. Last session more than 42,000 slides were loaned to aided classes !

#### LENGTH OF WINTER COURSES

In order to shorten the interval between the sessions, schools have gradually lengthened their courses, until these now commence during the second or third week in September and continue for from 30 to 33 weeks, when examinations carried out by the East, North, and West Ridings Joint Examining Board take place. The session closes during the week following the examinations, thus giving the students and teachers an opportunity of discussing the examination papers before parting.

One hour and a quarter is generally given weekly to class teaching in each subject, and this is supplemented by home study. In order to facilitate the latter, a separate note-book, proper manuscript books and a text-book are provided for each subject ; the difficulty, fairly generally experienced, that a student cannot afford to provide himself with the needful text-books, is overcome in the case of some schools by purchasing the text-books (at two-thirds their published price) and supplying the books to the students at net or generally some less sum. By this, or some other arrangement, the students are helped to purchase the necessary books, and the work of the classes is greatly facilitated.

Examples of syllabuses of instruction, with notes and suggestions, considered likely to prove helpful to teachers, were at the outset issued by the Technical Instruction Committee, for the following subjects, viz.:—Modern Foreign Languages—French, German, Spanish, &c.; Book-keeping—commercial and company; Business Methods—home, export and import trades; Commercial Arithmetic; Commercial Geography; Commercial History; the Principles of Commerce—economics and statistics, banking and currency; Commercial Law; Products and Industries; and Shorthand and Typewriting. These syllabuses are not in any way obligatory, and are only intended by way of suggestion to indicate the ground expected to be covered each year.

The students attending commercial classes are usually recommended to take up the study of one modern language and to continue its study throughout the course selected, keeping in view as one object the practical use of the language for business purposes. It is found that excellent progress is made in the study of a language in classes meeting twice weekly.

A grant is paid in respect of each of the aforementioned and undermentioned subjects for each complete twenty of the aggregate attendances of all students who make at least twenty attendances in such subjects during the session, with grants of one-fourth of such sums in respect of each ten of the aggregate attendances of students making less than twenty attendances but not less than ten attendances during the session.

Grants are on three scales, according to whether the work is fair, good or excellent, as follows :—

Modern Languages ...	{	Elementary stage	7s. 6d., 9s. 6d., or 11s.
		Intermediate stage	12s. 6d., 15s., or 18s.
		Advanced stage	18s., 22s. 6d., or 26s.
		Commercial stage	18s., 22s. 6d., or 26s.

Modern Language Circles (this grant is per meeting) ... .. 17s. 6d., 21s., or 25s.

Book-keeping ...	{	Elementary ...	5s., 6s. 6d., or 7s. 6d.
		Intermediate	8s. 6d., 10s. 6d., or 12s. 6d.
		Advanced ...	12s. 6d., 15s., or 18s.

Business Methods ...	{	1st year ...	7s. 6d., 9s. 6d., or 11s.
		2nd year ...	12s. 6d., 15s., or 18s.
		3rd year ...	18s., 22s. 6d., or 26s.

Commercial Arithmetic ...	{	Elementary ...	7s. 6d., 9s. 6d., or 11s.
		Advanced ...	12s. 6d., 15s., or 18s.

Commercial Geography ...	{	1st year ...	6s., 7s. 6d., or 9s.
Commercial History ..		2nd year ...	10s., 12s. 6d., or 15s.
Principles of Commerce ...		3rd year ...	15s., 18s., or 21s.

Commercial Law Products and Industries ...	{	Each year ...	15s., 18s., or 21s.
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Shorthand ...	{	Elementary ...	3s.
		Intermediate ...	7s. 6d.
		Advanced ...	11s. 6d.

Typewriting (only when supplementary to shorthand), 8s.

In addition to the above, small grants are given on a fixed basis towards establishment expenses. These are dependent upon the number of classes and the extent to which they are correlated.

The equipment for teaching, the more or less practical nature of the lessons and exercises, including the use of actual business forms and documents, maps, specimens, &c., and lantern slides for commercial geography, are considered in assessing the grant.

#### VOLUNTARY EXAMINATIONS

In 1896 the County Council established a series of **Voluntary Examinations** for students attending their classes in commercial subjects and modern languages, papers being set in three stages of each subject—papers in the special commercial stages of the modern languages are also set, and *oral tests* are instituted in connection with the advanced and commercial stages. For the past two years the examinations have been conducted by the East, North, and West Ridings' Joint Examining Board, which comprises representatives of elementary, secondary, and technical schools, the Yorkshire College, Leeds, the University College, Sheffield, and the County Councils of the three Ridings. **Certificates** are granted on the result of the examinations in the *advanced* stage only. In languages a *viva voce* test forms part of the examination on which certificates are granted. These examinations are found to be a very useful adjunct to the work, and serve to test the progress of the students and the value of the teaching, in addition to their being recognised to an increasing extent as evidence of reasonable proficiency. The

number of commercial students who voluntarily presented themselves for examination in May, 1900, was 1,372.

#### TEACHERS' TRAINING COURSES\*

Before the work could be satisfactorily initiated to any considerable extent, it was found **necessary to train suitable persons to teach**, as the available teacher did not understand the subject in its practical bearing, while persons well up in the practical side of various subjects bearing upon commerce did not understand teaching methods. Therefore, training courses conducted by the best available experts were established, and exhibitions were awarded by the County Council to enable teachers and others to attend; these exhibitions cover three-fourths of the fee and the cost of travelling beyond the first three miles.

The Modern Language Training Course extends over two years, each year's work consisting of (a) a Saturday training course, and (b) a summer vacation course of one month's duration in either France or Germany; towards the cost of the latter, (b), each teacher receives a grant in aid of £8, which, roughly speaking, covers from one-half to two-thirds of the actual cost. In many cases a third year's training is given. In the subjects of Book-keeping, Business Methods—home, export, and import trades, Commercial Arithmetic, Commercial Geography and Commercial History, the Principles of Commerce, Products and Industries and Shorthand, the courses of training extend over two sessions of twenty-five lessons each in the case of persons well acquainted

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\* See page 59.

with the fundamental principles of the subjects ; otherwise at least three such sessions are found necessary. Special equipment and apparatus, similar to that used in the local classes, are provided at the centres where these classes are held. The numbers of teachers in attendance at training courses this session, 1900-1901, are as follows:—In Modern Languages 39, and in Commercial Subjects 168.

#### RECOGNISED TEACHERS

In the absence of any satisfactory recognised tests of knowledge and teaching capacity applicable to teachers of commercial subjects and modern languages, the West Riding Technical Instruction Committee grant recognition, as qualified teachers, to persons who have been in regular attendance at the Training Courses arranged by the County Council, and whose work throughout the course has been satisfactory. Certain other qualifications, set out in detail in the official handbook, are recognised as qualifying a teacher for provisional registration until he can pass through a Training Course.

The Committee has also for some years kept a register of persons who are recognised as qualified to conduct evening and occasional day classes in the subjects embraced under the heads of technical and manual instruction. The registration provided for is of two kinds, (a) full; (b) provisional. Full registration is extended only to persons who give satisfactory evidence of having a sound knowledge of cognate subjects, as well as of those they propose to teach, and also of ability to teach. The registration is subject to annual renewal, except in cases of individual teachers of tried capacity and experience.

## GROWTH OF EVENING WORK

The following statement shows the increase in the extent of instruction in commercial subjects and modern languages in evening classes in the West Riding :—

	BRANCH OF WORK.	NUMBERS.		
		1891.	1898-99.	1899-1900.
<i>Commerce :</i>				
Commercial classes	... ..	150	412	696
Evening schools of commerce	... ..	0	7	46
Special courses	... ..	0	2	4
 <i>Modern Languages :</i>				
Modern language classes	... ..	28	84	172
Modern language "circles"	... ..	0	4	13
 <i>Teachers' Training Courses :</i>				
		NUMBERS OF TEACHERS.		
Commerce	... ..	20	68	140
Modern languages	... ..	10	17	22
Vacation Courses abroad	... ..	0	25	26

**PART V**

**HINTS AND SUGGESTIONS ON THE  
ORGANISATION OF COMMERCIAL EDU-  
CATION WORK OF VARIOUS GRADES**





# HINTS AND SUGGESTIONS ON THE ORGANISATION OF COMMERCIAL EDUCATION WORK OF VARIOUS GRADES

## EVENING WORK IN MODERN LANGUAGES AND COMMERCE

**THE** great aim in arranging Evening Work should be to make it as educational, systematic, and progressive as may be possible in order that it may lead to advanced work.

At the outset in the majority of instances the evening work is carried on through the medium of detached classes, the students being left to take up as little or as much work as they please ; and, as a rule, it is found that there is a strong tendency on the part of students to take up one or two of what are often called the "bread-and-butter subjects" and to leave severely alone the more educational subjects, such as modern languages, &c., the acquirement of which will not apparently bring them any immediate financial benefit. There is thus a great danger of their getting a narrow type of training. Further, the institutions which arrange the work on these lines soon discover that they are doing much elementary, some intermediate, and very little or no advanced work. In fact, from results it would appear that some places never seem to aspire to proceed beyond the elementary stage of some of the subjects. It should be remembered that it is

advanced work that is really wanted. This alone can tell effectively in business operations of any magnitude. Every effort ought therefore to be made to produce advanced students, and plenty of them. In this connection we think that some schools might be more public-spirited and educationally inclined than to decline to arrange an advanced class because six or eight students only are forthcoming for such work. Is it right and proper for an educational body to leave these students stranded because such a class will be carried on at a financial loss? Or is a school fulfilling its proper function, or adequately discharging what it owes to the community, if it neglect to carry forward these, the most valuable students to the trade of the town?

Experience has proved it to be much the better plan to arrange evening work in the form of (a) Preparatory Schools, and (b) Special Schools.

*The Preparatory Work* should be generally done in the **Evening Continuation Schools** which receive grants from the Board of Education, Whitehall. The Evening Continuation Schools should be grouped around and pass on their students to the neighbouring Technical Schools as soon as it is felt they can follow technical courses with advantage. It is a good practice to charge a small fee and to return the whole or part provided (a) the work is consistently good, and (b) the attendance regular.

*The Special Work* should be done in the Technical Schools; sometimes, however, it has been found necessary and beneficial to have a Preparatory Course in connection with the Technical School, a course into which backward applicants, who, from one cause or another, will not go to the Evening Continuation School, can be passed. The special work in Yorkshire is now

usually arranged in the form of an **Evening School of Commerce**, as a distinct department of the Technical School. The full course of the Evening School of Commerce extends over three years. The smaller Technical Schools arrange for and cover the first two years of this course, and then pass on their students to the larger District or Central Technical Schools, and around which the smaller Technical Schools are grouped, for the third year course, the modern language circles, and the lectures on advanced commercial questions. Competent Organising Masters or Secretaries alone should enrol the students and so get an opportunity of advising and guiding them towards the wise choice of a connected course of study. The *fee* charged for the Evening School of Commerce course varies from 7s. 6d. to 21s. for the session. In order to induce, sometimes to coerce, students to follow an all-round course of study, schools sometimes charge as much for one subject as for the course of from four to six other subjects.

The First and Second Years' students should usually meet on the same three evenings, each class receiving two lessons, and the teachers engaged give two lessons each evening, one to each year. *The teachers* of Commercial Subjects and Modern Languages in the West Riding for (a) preparing, (b) giving two lessons of one hour and a quarter each, and (c) correcting the students' home work during the interval between meetings, receive, for instruction given to the First and Second Years of the Evening School of Commerce, from 10s. 6d. to 15s. per evening of 2½ hours. For the higher work of the Third Year Course the remuneration varies, viz., 12s. 6d. to 21s. per evening of 2½ hours, according to the subject taught, the teacher's

knowledge and skill, and his ability to produce and keep together fairly large advanced classes generally deciding the amount. Teachers of Shorthand receive less than the teachers of Commerce or Languages, viz., 7s. 6d. to 10s. 6d. per evening of  $2\frac{1}{2}$  hours for work *abc*, as above, throughout the three year's course. The teachers usually commence at the lower figure and advance as they gain experience, but more especially as they prove successful in keeping the students to the advanced stages and producing strong advanced classes. *The Governors* of the smaller Technical Schools of the West Riding, out of funds placed at the disposal of districts for that purpose, and sometimes from voluntary contributions, endeavour to send on likely students, under exhibitions, covering the whole or part railway fare and fees, to the Central Technical Schools for advanced work and the modern language circles. Experience has shown that it is better to devote all monies available for exhibition purposes to fostering advanced work, by carrying forward earnest workers, than to spend it on elementary work—on elementary students who may neither work well nor attend regularly. Evidence of one session's good work and regular attendance should, at least, be required from all applicants for exhibitions, and even these should be considered only after the demands of others, who have a satisfactory two-year record and wish to proceed to still more advanced work, have been fully met.

Technical Schools should approach the local **Chambers of Commerce**, **Tradesmen's Associations**, and the like, business men and manufacturers, and ask them (a) to co-operate actively by encouraging their employés to attend the "Evening Schools of

Commerce" and the "Modern Language Circles;" and to recognise in a practical manner (b) the value of these courses, and (c) the efforts of the School to provide an intelligent and all-round commercial education for those already engaged in offices, and so make their work a real success. The result in the West Riding is encouraging—small grants are now being made to schools by Chambers of Commerce, &c., to be devoted to scholarships or exhibitions, prizes, medals, &c.; employers are sending clerks and paying the fees; promotion within some offices is to an appreciable extent made dependent upon successful work in connection with the commercial courses; preference is given to candidates for employment who have been through systematic courses; and several Chambers of Commerce are taking a very active and close interest in this department of the schools' work.

The system of sending printed postcards to the homes of absentees should be generally adopted. The blanks are filled in by the teachers at the close of the lessons, and are by them handed to the secretary, who checks, stamps, and posts them. The postcards usually take the following form :—

TOWN TECHNICAL SCHOOL,

.....1901.

I am sorry you were absent this evening. The work  
done in class was.....  
and that set for home-work.....

.....

I hope to see you at the next meeting.

Yours truly,

WILLIAM SMITH.

These notices have varying effects. (1) They keep earnest workers, young and old, who are unavoidably absent, *au fait* with the work of the class and are by these highly appreciated ; (2) They prevent the falling away of students who are unavoidably absent for two or three weeks in succession, and who usually feel themselves to be then hopelessly behind ; (3) Those students who remain away from class, although sent by their parents, do not like them a little bit, and here their effect is most wholesome—soon the postcards are no longer required by these students.

Many persons will take advantage of the courses provided by schools if only they are made aware of what is being done and attempted. In order to do this a school usually causes a set of large posters, one for each department of its work, to be put up in conspicuous places, and arranges for smaller bills to be hung up in the offices and works of the town and district, and a concise prospectus, suitable for the pocket, is distributed to the students. Some schools have found it advantageous to systematically write to the merchants and employers of labour of the district with a view to getting them to use their influence with their employés.

The local press is provided with concise particulars of each new departure, with the annual report of the school, and with other matter likely to be of public interest. The Press is usually very ready to help forward educational work.

### PREPARATORY COURSE

No student should be allowed to enter upon a specialised course until his knowledge of general *English*, *Arithmetic*, and *Geography* is satisfactory,

nor until his *Writing* and *Figuring* are good and neat, and his work is arranged with some degree of style. Weakness in the above will, in commercial work, handicap him throughout life, therefore if backward in those respects he should be passed into a Preparatory Course and kept there until the defects are remedied, and until it is considered he can follow the Evening School of Commerce course with advantage.

The following suggestions as to the character of such a preparatory course may prove helpful :—

TIME TABLE.

	First Evening.	Second Evening.	Third Evening.
First Year ...	Arithmetic. Drawing.	Geography. English and Writing.	Arithmetic and Mensuration. History.
Second Year ...	Drawing. Commercial Arithmetic.	English and Writing. Geography (and or) History.	Business Methods. Shorthand <i>or</i> A Modern Language.

NOTE.—The work of the first year course being general and elementary, grants thereon can be earned from the Board of Education, Whitehall, only, but the work of the second year course being more advanced and somewhat special, grants may probably be earned thereon from both the Board of Education, Whitehall, and the Education Department of the County Council. At the end of the second year the students are passed on to the technical courses of the nearest technical school.

## ARITHMETIC :—

*First Year.*—To revise money tables ; reduction of money ; weights and measures ; G. C. M. and L. C. M. ; vulgar fractions ; decimals and decimal fractions. Totals (long and cross). Mental arithmetic, especially additions.



*Second Year.*—To revise vulgar and decimal fractions ; square root ; proportion ; practice ; simple and compound interest ; discount ; stocks ; profit and loss ; percentages and averages. The metric system. Mensuration of plane surfaces. Totals (long and cross). Mental calculations.

#### ENGLISH AND WRITING :—

*First Year.*—Reading aloud, dictation, writing, composition (descriptive), and letters of a simple kind. Questions in accidence and parsing. Study of a selected standard text, passages to be learnt by heart.

Handwriting and figuring to be carefully taught. In addition to the special papers, good handwriting and figuring should be expected in all other papers worked.

*Second Year.*—To be tested as before by reading aloud and dictation, composition, descriptions, easy essay writing, letter writing, questions on analysis and idiom.

Preparation of a standard text, of which selected passages should be learnt by heart.

Handwriting and figuring, as before.

#### GEOGRAPHY :—

*First Year.*—Elementary notions of Physical Geography, and the special study of the United Kingdom, with some reference to commercial and industrial aspects.

Projecting and sketching maps of the countries and districts studied.

*Second Year.*—A general knowledge of Europe.

Projecting and memory map drawing.

**HISTORY :—**

*First Year.*—Outline of English History, with some idea of International History as bearing upon it.

*Second Year.*—The general history of the 19th Century, some attention to be devoted to economic industrial and commercial questions.

**DRAWING (Two years' course) :—**

Freehand and Geometrical drawing, with some attention to design and colour work.

Model drawing and sketching from solid objects.  
Applied Geometrical (or Scale) drawing. Elementary design and colour work.

**BUSINESS METHODS :—**

As per syllabus, First Year (*see page 193*).

**SHORTHAND :—**

As per syllabus, Elementary Stage (*see page 197*).

**MODERN LANGUAGE :—**

As per syllabus, Elementary Stage (*see page 196*).

**“EVENING SCHOOL OF COMMERCE”**

The Evening School of Commerce (usually carried on in connection with the local Technical School) meets for 2½ hours on each of three evenings per week during a session of 30 to 33 weeks. Each student gets two lessons each of 75 minutes per evening. Each subject thus receives attention during some 42 hours per session. Students are provided with text-books for each subject. Some homework and reading up is required.

In smaller places, only two years of the course are usually arranged for, the students being passed on to the larger district Technical Schools for their third year.

TIME TABLE

	First Evening.	Second Evening.	Third Evening.
First Year ...	Commercial Arithmetic. Book-keeping.	Business Methods. Commercial Geography and History.	Shorthand.* First Modern Language.
Second Year ...	Book-keeping. Commercial Arithmetic.	Commercial Geography and History. Business Methods.	First Modern Language. Shorthand.*
Third Year ...	Business Methods. Commercial Geography and History.	Book-keeping. Principles of Commerce.	First Modern Language. Shorthand* or Second Modern Language.

NOTE.—In addition to the above work, it is desirable that advanced Commercial students should possess some general knowledge of Science which bears upon "Products and Industries." To meet this need a *fourth evening* might be added to the Third Year of the Senior Course where possible; the second lesson being devoted to some Product and Industry, and the first lesson to the underlying Science principles. (See "Products and Industries" series of slides, descriptive pamphlets, museum specimens, &c.)

\* If required, a course in Typewriting may be taken during the Third Year, on an "off" evening.

If Shorthand be not required, students are advised either to take two lessons weekly in the modern language, or to give the time to additional home study, but preferably the former.

### BUSINESS METHODS AND MANAGEMENT

The correct methods of conducting commercial operations and correspondence, and of making out the documents incidental to the Trade of the United Kingdom to be taught, *facsimile* documents being used.

*First Year.*—

**THE HOME TRADE.**

The Organisation of a Merchant's Office ; Operations accompanying Outgoing and Incoming Correspondence ; Indexing ; Postal Regulations ; The Telephone.

The Methods of Buying and of Selling Goods ; Opening Business, buying and selling, tenders, contracts, &c.

Methods of Preparing Invoices ; of Forwarding Goods, means of transport and transit, rates and charges.

Methods of Remitting and Acknowledging receipt of money.

Mediums of Exchange ; Money, and the Money Market ; Banks, advantages of a Banking Account ; Cheques, Crossing, &c. ; Bills of Exchange, their functions, &c. ; Letters of Credit.

Organisation of Commerce ; Sole Traders, Firms and Companies ; Agents and Brokers ; Markets and Market Reports ; How to read the Money and other Market Reports ; Insurance.

First Steps in Business Correspondence ; *Précis* Writing as used in Business ; Writing out Telegrams ; Multiplying Letters.

**BOOK-KEEPING\***

*First Year.*—

The student should be instructed in the keeping by Double Entry of a simple set of accounts, necessitating the use of the following books :—

- Firstly (a) Waste Book.
- Journal.
- Ledger.

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\* See page 59.

- Later (b) Bought Day Book (*record of Credit Purchases*).  
 Sold Day Book (*record of Credit Sales*).  
 Cash Book (*record of all Cash Transactions and Discounts*).  
 Journal (*record of transactions other than the above*).  
 Ledger.

The dissection or summarising of the Subsidiary Books.

The balancing of the Cash Book and Bank Account. Posting of Ledger, and Trial Balance.

The meaning and use of terms and abbreviations commonly used in book-keeping and in commerce, including the following :—

Firm, company (limited and unlimited), factor, agent, broker, goodwill, accounts (personal and im-personal, real and nominal), folio, debit and credit, posting, account current, account sales, balance, audit, gross and net profit, assets, liabilities, principal, capital, revenue, sterling, assignment, solvent, insolvent, bankrupt, bad debts, dividend, cheques, credit slips, price current, receipt, voucher, Inland and Foreign Bills, discounts, consignment, commission, demurrage, salvage, weight (gross, tare, net, drafts ; tret and waste), leases, premiums, depreciation, rents, royalties, &c.

#### COMMERCIAL ARITHMETIC \*

*First Year.*—

Short methods in multiplication and division of decimals to a small number of places, together with a knowledge of the degree of approximation possible ;

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\* See page 59.

long tots and cross tots, simple and compound ; practice, interest, and discount, with approximate methods in each. Short methods in mental arithmetic, more particularly in multiplication, division, prices of articles, practice, interest and discount. Percentages and averages, commission and brokerage, areas and quantities. Stocks and Shares ; profit and loss ; bills receivable and bills payable, with interest, true discount and Bankers' discount : the more important European weights and measures ; the coinage of France, Germany, and the United States ; and the weights, measures, and coinage of India.

#### GEOGRAPHY AND HISTORY

A **museum** of natural products for practical teaching purposes to be provided, and specially prepared lantern slides to be used.

##### *First Year.*—

##### COMMERCIAL GEOGRAPHY :—The British Empire

The subject matter in this Course to be treated as indicated below :—

##### *Principles and Conditions underlying Commercial Geography* :—

Climate and its effect on temperature and rainfall ; Seas, mountains and rivers from an economic standpoint ; The raw material of Commerce ; Mankind and distribution of populations ; Growth of Towns ; Means and difficulties of Transport ; Means and difficulties of Exchange ; Agricultural Manufacturing, and Commercial Countries.

*The Application of the Principles to the British Empire :—*

The British Isles :—Commercial advantages and disadvantages, Products, Leading Industries, Communications and Commerce.

Commercial Geography of India, Canada, Australia, South Africa, and the Tropical Colonies.

British Commercial Competitors. New Markets and Lost Markets.

Commercial Questions of the day in their relation to Commercial Geography.

Review of the Commercial Geography of the British Empire.

POLITICAL HISTORY.—Resumé of the great events of British History.

COMMERCIAL HISTORY.—The influence of History on Commerce :—

ANCIENT.—The “River” Age. Growth of Commerce. Greece and Rome.

MEDIEVAL.—The “Mediterranean” Age. The shifting of Trade to the Atlantic.

MODERN.—The “Oceanic” Age, and the great Commercial Nations of to-day.

MODERN FOREIGN LANGUAGE

*First Year.*—

Chiefly oral teaching, with a view to training the students to speak fluently and naturally.

Elements of Grammar ; with special attention to the verb.

## EVENING SCHOOL OF COMMERCE COURSE 197

Pronunciation, reading, dictation, and conversation to receive careful attention throughout the course.

Suitable author to be studied, and the best passages committed to memory ; poetry to be learnt by heart and recited.

Written exercises to be based chiefly on points of grammar.

Conversation lessons, e.g., (a) School and daily life ; (b) topics arising out of the literature studied ; and (c) general topics.

The lessons to be illustrated by pictures, photographs, plans, &c.

### SHORTHAND\*

*Elementary Stage.*—Students to receive a complete course of instruction in the matter dealt with in the following books :—

1. "The Manual," 1s. 6d.
2. "The Gradus," 2d.
3. "Shorthand Reading Lessons," 6d.

They should be prepared to take down in Shorthand in the Learner's Style easy reading matter, taken from the *above* sources, dictated at the rate of 30 words per minute, and to make a good transcript of the same, paying due attention to correct spelling and punctuation, without which the preceding work will not be considered satisfactory.

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\*If this subject be not taken, students are recommended to take two lessons weekly in the modern language.



## BUSINESS METHODS AND MANAGEMENT

*Second Year.*—**THE EXPORT TRADE** (*facsimile* documents being used).

Thorough revision of First Year work.

The Volume of Trade; The Balance of Trade; Home, Import, Export, and Carrying Trades.

Exchanges : Foreign Exchange ; Exchange Operations and Calculations ; Direct and Indirect Exchange ; Re-Exchange, &c.

Pricing Goods laid down at the consumer's place of business (in Foreign weights, measures, and money).

Methods of Sale ; Terms of Sale ; Procuring Orders ; Methods of dealing with Orders or Indents.

Forwarding Goods for Shipment ; Shipping Goods through a London House ; Marine Insurance. The Shipment of Goods ; Bills of Lading ; Freight Formalities ; Certificates of Origin ; Exportation of Bonded Goods.

Franco Invoices (in Foreign weights, measures, and money) with full explanations and examples of each ; also "Loco." f.o.b., c. and f., and c. f. and i. Invoices. Consular Invoices.

Securing Exchange and Drawing against Shipments of Goods in foreign currencies or in Sterling ; Letters of Hypothecation.

Shipping Goods "on Consignment ;" Proforma Invoices, Account Sales, and Accounts Current.

Business Correspondence of a more advanced character.

## BOOK-KEEPING

*Second Year.*—

Book-keeping by Double Entry, including the opening and keeping of the following books taken in the order mentioned below :—

Journal.

Bought Day Book.

Sold Day Book.

Returns Book (*Inwards and Outwards*).

Cash Book and Petty Cash Book.

Bill Book.

Ledger (*Sold, Bought, and Private*).

Taking stock ; the balancing of the accounts and the testing of the correctness of the postings by a Trial Balance, the preparation of an account of Profit and Loss, and a Balance Sheet in such form as to show the exact position of the business at date of Stock-taking. To dissect or summarise the Subsidiary Books.

Various entries arising out of outgoing and incoming consignments.

## COMMERCIAL ARITHMETIC

*Second Year.*—

Freights ; rates of exchange, and transactions with home and foreign bills ; coinage of other European countries, China, and Japan. Debentures, Preference stock, ordinary stock, profits, and dividends ; liabilities, solvency, and liquidation. Bankers' Interest. The use of logarithms, more particularly for problems on compound interest, insurance, and annuities. Methods of calculating rates and taxes. Compound Interest with special reference to repayment of loans.

## GEOGRAPHY AND HISTORY

*Second Year.*—

COMMERCIAL GEOGRAPHY.—Foreign Countries, with special attention to British interests.

Each country to be dealt with on the following lines :—

Physical Geography and its effects on Commerce.

Resources of raw material—animal, vegetable, mineral.

Distribution of population ; growth of towns and large commercial centres ; colonies and dependencies.

Communications by land and water.

Trade and Commerce :—Character ; aids and obstacles ; British interests and rivals.

COMMERCIAL AND POLITICAL HISTORY of the States taken in conjunction with their geography :—

Evolution of the country to its present position amongst commercial nations. The great *political* events which have exercised influence on the growth and direction of Commerce.

## MODERN FOREIGN LANGUAGE

*Second Year.*—

Oral teaching.

First year's work in Grammar, &c., revised and systematically extended. Dictation.

Suitable author to be studied, also a short History of the Literature. Passages to be learnt by heart.

Original composition practice to be given in the form of general letters, &c.

Conversation lessons, e.g., Foreign town life and government as compared with English.

The lessons will be illustrated by pictures, &c., as before.

### SHORTHAND\*

*Intermediate Stage.*—Students to receive a complete course of instruction in the matter dealt with in the following books :—

1. "The Reporter," 2s.
2. "The Phrase Book," 6d.
3. An exercise on the Grammalogues—to be given by the teacher.

They should be prepared to take down in the Reporting Style general reading matter, taken from the *above* sources, dictated at the rate of 60 words per minute, and to transcribe accurately as above.

### BUSINESS METHODS AND MANAGEMENT

*Third Year.*—

THE EXPORT AND IMPORT TRADES (*facsimile* documents being used).

Thorough revision of First and Second Year Work.

Foreign Exchanges : Franco invoices.

Imports against "Orders" and "on consignment ;"  
Open and Documentary Credits ; Insurance ;  
Places of Sale.

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\* As for First Year.

**Importing Goods :** Freight ; Taking Delivery ; Customs and Excise ; Specific and *ad valorem* duties.

**Customs Formalities** connected with the arrival of a vessel, and with the withdrawal of goods for home use. Transhipment of goods.

**Marine Insurance :** Lloyds ; The Policy ; General Average and Particular Average ; Average Statement.

**Ships and Shipping :** Charter Party ; Voyage and Time Charters ; Freight ; Dead Freight. Ships Report : Freight Account ; Coasting Trade ; Bottomry and Respondentia ; Freight ; Reports ; Terms used in Chartering.

**Telegraphing Abroad :** Code Messages, Cypher Messages, and Telegrams in plain language.

**Telegraph Codes :** Word and Figure Codes.

**Method of obtaining payment** through the medium of the County Court, and from a person's estate when he has become bankrupt.

**Business Correspondence** of an advanced character, the writing of business circulars, &c. How to correct Printers' Errors and Proofs, and the routine of getting matter printed. Methods of Illustration, with approximate cost.

#### BOOK-KEEPING

##### *Third Year.*—

**Accounts of Limited Companies.** Principle of Limited Liability. Division of Capital into Shares or Stock (Preference, Ordinary, &c.). Issue of Shares, applications, allotments, and calls.

Forfeited Shares. Distribution of Profits in Dividend. Share Registers. Loans on Mortgage or Debenture. Premiums. Redemption of Debentures. Reserve Funds. Investment Accounts. Sinking Funds. Revenue Account.

Profit and Loss Accounts. Trading Accounts. Gross and Net Profits. Departmental Accounts. Manufacturing Accounts. Cost Accounts. Suspense Accounts and Special Reserves. Principles of valuing Stock and Assets. Depreciation of Assets.

Methods of reducing labour in Book-keeping. Modification of ordinary system. Notes upon common errors. Advantages of frequent balancing. Treatment of Bad and Doubtful Debts. Trade Discounts. Allowances and Reductions. Payment of Wages. Short systems for Retailers' Accounts. Interest and Foreign Exchange. Adjustment of Partnership Accounts. Insolvency.

Financial Administration (Bills, Drafts, Trade Credit, &c.). Notes upon Bank, Railway, Public, Municipal, and Local Authorities Accounts.

## GEOGRAPHY AND HISTORY

*Third Year.*—

### COMMERCIAL GEOGRAPHY.

The COMMODITIES OF COMMERCE :— Distribution (natural and artificial) and markets ; Industries appertaining ; Manufactures resulting ; Markets therefor.

The **COMMERCIAL GEOGRAPHY** of the Baltic and other "Trades."

**COMMERCIAL HISTORY.**

**GENERAL.**—The great commercial questions of the day treated historically. Discoveries and inventions.

**HOME.**—Industry and Labour. Strikes and Trade Unions.

**FOREIGN.**—War and Commerce. Tariffs. Commercial Treaties.

**COLONIAL.**—History of the growth and development of the British Colonies.

**POLITICAL HISTORY.**—The Nineteenth Century.

**MODERN FOREIGN LANGUAGE**

*Third Year.*—

Oral teaching.

Previous work in Grammar, &c., revised and systematically extended.

History of the foreign Literature, with selections. Passages to be learnt by heart.

Reading and explanation of

(a) Pieces of a commercial nature (history, geography, and statistics of commerce);

(b) General and commercial correspondence.

Original composition; writing general and commercial letters.

Letter writing in the form of

(a) Translation of English business letters;

(b) Construction of foreign business letters from data supplied.

Conversation lessons, e.g., foreign business life and travelling as compared with English.

The lessons to be illustrated as before.

## PRINCIPLES OF COMMERCE

### INTRODUCTORY COURSE.

**PRODUCTION.**—Outline of the Economic History of England.

The factors of production ; raw material, labour, and knowledge. Capital as the cumulative result of these. Capital (money and plant).

Industries : Extractive, manufacturing, and textile.

**ORGANISATION OF COMMERCE.** — The exchange of raw and manufactured merchandise. Trade in Money.

The volume of trade, home, import, and export ; the balance of trade ; the carrying trade of Great Britain ; interest on foreign investment of British capital ; Board of Trade, Commercial Intelligence Department, Consuls, Commercial Agents, and Commercial Attachés, Chambers of Commerce.

Sole traders, firms and companies, agents and brokers, &c., Trade combinations.

Markets and market reports ; the money market, the stock and share market, the freight market.

Rent, rates, and taxes ; labour, salaries, and wages ; interest, discount, profits ; depreciation, extensions, and repairs.

Means of transport and communication ; brief history thereof. Shipping ; demurrage ; rates and charges ; freight.

Customs and Foreign Tariffs.



**Arbitration, Bankruptcy, and the County Court.**

**EXCHANGES.** — Mediums of Exchange ; Money, Cheques and Bills, Discount, Accommodation Bills, Exchanges, Direct and Indirect Exchange.

Banking systems, The Bank of England, Private and Joint Stock Banks, Scotch and Irish Banks.

Book-keeping, value, price, supply and demand, price lists, price current, credit.

**SHORTHAND\***

**ADVANCED STAGE.**—Students to receive a complete course of training (in the form of dictation, reading back, reading the notes of other writers, and transcription) in Shorthand as applied in Commercial, Financial, Railway, and other work. *The descriptive matter in the students' text-books, and in more advanced commercial text-books* should be very largely used for this purpose. Each teacher to keep for each class a systematic record (with specimens) of the work given on the different dates.

Students should be prepared to take down, in the Reporting Style, commercial and financial matter, an original speech or a newspaper leader dictated at the rate of 100, 120, or 140 words per minute, and to transcribe accurately as above.

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\* As for First and Second Years.

## HIGHER EVENING LECTURE COURSES

### MODERN FOREIGN LANGUAGES

#### *Two Year Course.*

##### COMMERCIAL AND TECHNICAL COURSE

The whole of the instruction should, whenever possible, be given in the foreign language and not in the mother tongue.

One or more lessons weekly of at least one hour and a half's duration to be given during which the commercial and technical application and phraseology of the modern language, largely through the medium of the leading foreign commercial and financial newspapers and consular reports, is carefully studied, and students are trained to write and reply to business letters and inquiries generally. The language teaching in connection with industries to be systematic and progressive.

Students attending the commercial and technical course should concurrently follow the Modern Language Circles.

##### MODERN LANGUAGE "CIRCLES"

#### *Two Year Course, at least.*

For Modern Language Circles a programme of from 30 to 36 *connected* lectures should be mapped out, and each lecture should be followed by class-work in which the points raised in the lecture are discussed. Practice in writing essays, reports, &c.—sometimes in class, but chiefly at home—should be given.

The lecturer should be (a) a trained native teacher or (b) an English language teacher who has resided not less than one year in the foreign country and who should therefore speak fluently and correctly and be

conversant with the habits and customs, &c., of the country. The lecturer should speak in the foreign language as much as possible, always taking care that he is understood, and, during his weekly lectures of from 30 to 40 minutes' duration, he should use the blackboard freely and develop thereon the skeleton (title, headings, sub-headings, &c.) of his lecture as he proceeds. The black-board should also be used for correcting mistakes made by the students, when speaking.

Each student should have a special note-book in which to make careful note of the lectures and difficulties explained; while a few leading foreign newspapers might be provided regularly, and a foreign library formed.

The success of the circle has been best secured and maintained at centres where the principal or secretary has formed a working committee composed of the best qualified students, with the lecturer as chairman, to help him to make its work successful by (a) welcoming advanced students, (b) introducing desirable members, (c) purchasing foreign newspapers, books, &c., and (d) arranging for visits to places of interest, during which the foreign language is spoken.

#### PRINCIPLES OF COMMERCE

*First Year Course taken as part of the curriculum of the Third Year of the Evening School of Commerce (see page 205).*

*Second Year Course.—*

- (a) Economic History of England up to the end of the fifteenth century in brief outline; the development of England from thence to modern times, to be more carefully worked out.

The organisation of modern industry and commerce, as exhibited in the chief West Riding Industries.

The Factory system, Factory legislation, patents, trade marks.

General economic theory, and some leading principles. The history of Economics, the successive Schools of Economists.

The theory of value, coinage, and credit.

The use of Statistics, with the application of Statistics to problems connected with Wool, and the Woollen and Worsted Industries.

(b) The History of Banking in Europe, with special reference to England. The theory of banking.

Definition of Currency. An outline of the history of Currency in Europe, with special reference to England. The Latin Union.

### *Third Year Course.*

Revision of Second Year Course, and in addition :—

(a) The development of the means of transport — road, canal, rail, and shipping — and its economic and political significance. The organisation of modern transit and transport trade. Passenger and goods rates, &c. Preferential rates. Rate wars.

Commercial treaties, Tariffs and tariff wars, Bounties, Free Trade, Protection, Reciprocity.

The relation between value and quantity of labour and cost of production ; on profits upon interest and discount ; on banking discount ; on rent ; on labour ; on rights ; on the foreign exchanges. Theory of paper money.

o

The use of Statistics, with some application of Statistics to problems connected with West Riding Industries.

- (b) The History and Organisation of the Banks of England and Scotland, and of the Private and Joint Stock Banks. Credit. Banking operations.

The History of Commerce (a) from the commencement of gold coinage in Europe in 1252 to 1492, (b) from the discovery of America to the end of the first cycle of the influence of the metals of the New World on European Currencies, 1493-1660, (c) from the end of the first cycle of American influences to the present day.

Foreign Monetary systems. The Battle of the Standards.

#### COMMERCIAL LAW

##### *First Year.*—

**GENERAL.**—Law. Common Law, Statute Law.

The like in reference to commerce and industries.

Territorial operation of English Law, Foreign Codes of Commercial Law. Differences between English and Scotch and Irish, and Colonial and United States Law (treated in greater detail in the second year of this particular course). Elementary legal terms.

The Law of Sale : General view of the law on contracts ; definition and elements of ; how vitiated or discharged ; rules relating to particular contracts ; the sale of goods ; vendor and buyer, &c. Agency, principal, agent, and third parties.

**Negotiable Instruments :** Bills of exchange ; promissory notes ; bank notes ; exchequer bills, cheques, and I.O.U.'s ; bills of lading ; warrants, &c.

**The Law relating to Banking :** The relations between banker and customer ; cheques ; letters of credit ; suretyship and guarantees ; collateral securities. Branch Banks.

**The Law relating to Partnership :** Rights, duties, and liabilities of partners ; formation and dissolution of partnership.

**The Law of transport by canal, railway, and sea ;** liabilities of carriers by canal, railway, and sea ; contract of affreightment, by charter party, by bill of lading ; general average ; position of owner, master, and seamen of British ships.

**The law relating to life, fire, and marine insurance.** Employers' Liability Act.

*Second Year.—*

Revision of First Year Course, and in addition :—

Foreign codes of commercial law ; difference between English and Scotch and Irish, and Colonial and United States law ; Factory legislation. Trade marks ; patents.

**The Law relating to bankruptcy ; bills of sale ; mortgage, and lien.**

**The Law relating to companies ; types of association ; the formation, management, and winding-up of a company.**

**The principles of the law of arbitrations and awards.**

## PRODUCTS AND INDUSTRIES

The economic development of the chief British Industries treated geographically and historically, viz.:—Coal ; wool, worsted, and ready-made clothing ; iron and steel ; leather ; cotton ; silk ; linen, &c.

The organisation of each industry and a general idea of the legislation governing it.

In the Schools of Commerce of most Continental countries it is the usual practice to elevate the “ Natural and Industrial History of Commercial Products ” into quite a special branch of study, designated in German by the name “ Warenkunde.” Not merely the “ raw ” condition of the different products must be considered, but also to some extent their processes of manufacture and actual manufactured productions. To teach such a subject successfully special sets of slides and a museum become an absolute necessity.

## COMMERCIAL WORK FOR WOMEN

Commercial work of various kinds is now open to women, and attention may be called to the existing lack and necessity of proper systematised training for women who wish to be educated for commercial work. The remuneration for such work varies from £1 per week upwards, for really competent and intelligent young women ; and if a proper technical training in *business methods and one or two languages* were given, there is no doubt but that they could command *good* salaries.

If women are to take up work of a clerical nature, it must be remembered that they can scarcely expect preferential treatment and that what is good training for the men in commercial life is good for the women also. Therefore provision should be made for women and girls to be efficiently taught the same subjects as men, and in the same way. Beyond evening classes there is absolutely little or no provision made by public bodies for the commercial education of girls. We think, therefore, that the following course, the first of its kind, we believe, to be provided by a public body, will be suggestive and interesting.

### YORKSHIRE LADIES' COUNCIL OF EDUCATION

CENTRAL OFFICE : CARLTON COURT, 90, ALBION STREET, LEEDS

TRAINING SCHOOL FOR LADIES QUALIFYING FOR SECRETARIAL  
AND BUSINESS APPOINTMENTS IN CONNECTION WITH THE  
GENERAL EMPLOYMENT BUREAU FOR EDUCATED WOMEN



## COMMITTEE OF MANAGEMENT

Mrs. FENWICK	}	...	...	Leeds.
Mrs. F. J. KITSON				
Mrs. WARD				
Miss BOMPAS				
Mrs. ARNOLD-FORSTER		...		Burley-in-Wharfedale.
Mrs. FRANCIS STEINTHAL		...		Ilkley.
Mrs. T. P. LOCKWOOD		...		Sheffield.
Miss A. MICKLETHWAITE		...		Wakefield.
Miss ESCOTT	...	...	...	Sheffield High School.
Miss GARBUTT	...	...	...	Leeds Girls' Modern School.
Miss MCCROBEN	...	...	...	Wakefield Girls' High School.
Miss POWELL	...	...	...	Leeds Girls' High School.
Miss ROBERTS	...	...	...	Bradford Girls' Grammar School.
E. MATHESON, Esq.	...	...	...	Leeds Chamber of Commerce.
W. A. WHITEHEAD, Esq., J.P.	...	...	...	Bradford Chamber of Commerce.
A. F. FIRTH, Esq.	...	...	...	Halifax Chamber of Commerce.
JAMES GRAHAM, Esq.	...	...	...	{ Inspector for Modern Languages & Commercial Subjects W.R.C.C.
Mrs. R. W. EDDISON, <i>Hon. Secretary and Treasurer.</i>				
Miss K. MANLEY, <i>Secretary.</i>				

Although the necessity for wholly or partially earning their daily bread is nowadays forced upon many girls and women, there are few facilities by which they can obtain the systematic technical training which alone qualifies them to seize the opportunities which may present themselves.

Amongst the Middle Classes, the widest opening for women is now *Commercial and Secretarial Work* of various kinds. The Yorkshire Ladies' Council of Education, as an extension of their technical work, have established a Training School, providing practical and systematic training for girls and women who wish to be educated for such positions as secretaries, amanuenses, librarians, book-keepers, cashiers, commercial or government clerks, shorthand writers, typists, &c.

The Training Courses are under the supervision and management of a Special Committee of the Yorkshire

Ladies' Council of Education, who have engaged a *staff of fully qualified and experienced teachers for the several subjects*, and, as the Committee have placed themselves in communication with High Schools and Grammar Schools on the one hand, and with professional men, large firms, and business houses on the other, they have reason to believe that there will be a constant demand for, and supply of trained women.

Large numbers of women are now employed in Government offices under recent regulations, and the demand seems likely to be an ever-increasing one.

Ladies entering for training for Secretarial work have the advantage of daily taking part in the current work of the Central Office of the Yorkshire Ladies' Council of Education, and in this way may from the first gain a practical insight into the actual working of an institution of an educational and business character.

The Training School provides the following Courses of instruction :—

COURSE OF TRAINING FOR LADIES—

- (a) To enable them to undertake all kinds of Secretarial and Philanthropic work, and to fill responsible posts. Length of Training, three terms of 13 weeks.
- (b) To qualify them to take posts as Cashiers, Book-keepers, Clerks, Typists, Shorthand Writers, &c. Complete course, the school year of three terms.

The various sections of these courses may be taken separately if desired, but it is recommended that girls should consider the course as a continuation of their school life, and attend daily for the full period. It will be found a most valuable means of filling up the interregnum between leaving school and the time at which a girl may expect to obtain remunerative employment.

**A Second Year's Course** of more advanced training is provided for those who wish to qualify for the higher Commercial and Secretarial work.

Students are prepared for the Voluntary Examinations arranged by the Joint Examination Board of the East, North, and West Ridings of Yorkshire, and held in May.

The year's course commences in the third week in September, and is divided into three terms, beginning in September, January, and April.

The sections of Commercial work are as follows:—

- |                             |   |                                 |
|-----------------------------|---|---------------------------------|
| (1) Commercial Arithmetic   | { | 1. Elementary.                  |
|                             |   | 2. Advanced (in second year).   |
| (2) Book-keeping ... ..     | { | 1. Elementary.                  |
|                             |   | 2. Intermediate.                |
|                             |   | 3. Advanced (in second year).   |
| (3) Business Methods ...    | { | Home Trade.                     |
|                             |   | Foreign Trade (in second year). |
| (4) Commercial Geography.   |   |                                 |
| (5) Principles of Commerce. |   |                                 |
| (6) Shorthand.              |   |                                 |
| (7) Typewriting.            |   |                                 |
| (8) One Modern Language.    |   |                                 |

Candidates for Course (*a*) must be over 18 years of age; for Course (*b*) must have passed their 16th birthday. A simple preliminary examination will be required of all candidates for training, exception being made in the case of those holding certificates from the College of Preceptors, Universities, Local Examinations Committees, or similar recognised institutions.

Applications should be made to Miss K. Manley, Yorkshire Ladies' Council of Education, 90, Albion Street, Leeds.

## TIME TABLE OF COMMERCIAL WORK

(Subject to alteration)

## FIRST TERM

Plain and distinct handwriting and figuring, and neat and stylish work, will be insisted upon in regard to each subject, and in every lesson, throughout the year.

Day.	10-11.	11-1.	2-3.	3-4.	4-5.
MONDAY ...	Commercial Arithmetic	Business Methods	Typewriting		Shorthand*
TUESDAY ...	Do.	English	Commercial Geography	Shorthand*	
WEDNESDAY	Do.	Business Methods	French		Shorthand*
THURSDAY	Do.	English	Commercial Geography	Shorthand*	
FRIDAY ...	Do.	Business Methods	French		Shorthand*

\* Some home work will be set in connection with each lesson in Shorthand throughout the year.

## SECOND TERM

Day.	10-11.	11-1.	2-3.	3-4.	4-5.
MONDAY ...	English	Business Methods	Typewriting*	Shorthand	
TUESDAY ...	Commercial Arithmetic	Book-keeping	French		Shorthand
WEDNESDAY	English	Business Methods	Commercial Geography	Shorthand	
THURSDAY...	Commercial Arithmetic	Book-keeping	French		Shorthand
FRIDAY ...	Do.	Business Methods	Commercial Geography	Shorthand	

NOTE.—The Typewriter is used equally with the pen in connection with Business Methods, English and other subjects. The instruction given consists of short lectures dealing with general mistakes and the proper display of letters, circulars, invoices, balance sheets, &c.

## THIRD TERM

Day.	10-11.	11-1.	2-3.	3-4.	4-5.
MONDAY ...	Typewriting	Book-keeping	Principles of Commerce	Shorthand	
TUESDAY ...	English	Business Methods	French		Shorthand
WEDNESDAY	Commercial Arithmetic	Book-keeping	Commercial Geography	Shorthand	
THURSDAY...	English	Business Methods	French		Shorthand
FRIDAY ...	Commercial Arithmetic	Book-keeping	Principles of Commerce	Shorthand	

The Syllabuses for the above subjects are practically the same as those given on pages 192 to 206

## DIVISION OF TIME

(Subject to variation)

Three terms of 13 weeks	...	...	39 weeks.
Five days per week	...	...	195 days.
Six hours per day	...	...	1,170 hours.

## SUMMARY OF TIME DEVOTED TO EACH SUBJECT DURING THE YEAR

NOTE.—This may vary with the requirements of individual students.

Business Methods and English	...	...	{ 208 periods.
Commercial Book-keeping	...	...	104 "
Commercial Arithmetic	...	...	130 "
Commercial Geography	...	...	65 "
Principles of Commerce	...	...	26 "
Modern Language	...	...	156 "
Shorthand	...	...	299 "
Typewriting	...	...	52 "
Total			<u>1,170 periods.</u>

**SCHEME FOR A HIGHER ELEMENTARY  
SCHOOL COMMERCIAL COURSE  
FOLLOWED BY A COMMERCIAL  
COURSE AT A TECHNICAL SCHOOL  
OR SECONDARY SCHOOL**

This suggested course is intended for boys from Elementary Schools of, say, 13 to 17 years of age, who are intended to go into business houses (mostly as clerks, &c.).

The course would extend over four years, i.e., two years at the Higher Elementary School (13-15), and two years at the local Technical School (15-17), languages and commercial work (especially English, arithmetic, and handwriting) being made strong points.

Thirty-two lesson periods per week of, say, 45 but preferably of 50 minutes each, as follows:—

Subject.	Lesson periods per week.		Remarks.
	Higher Elem. School.	Sec. or Tech. School.	
	1st 2 years.	2nd 2 years.	
<i>Languages—</i>			
English ... ..	4	4	Only one foreign language at first, if the students have done nothing previously in foreign languages; the 2nd language being introduced at the end of the first two years, the time given to the first language being then reduced.
1st foreign language (say French) ... ..	6	4	
2nd foreign language (say German or Spanish) ...	—	6	
<i>Commercial Work—</i>			
Geography, ... ..	2	2	Partly general and partly commercial at first, becoming gradually more and more commercial.
History ... ..	2	2	
Arithmetic and Algebra ...	6	4	The students must do home work and attend an evening class for speed practice, otherwise Shorthand must be left out—it must not displace other and more valuable subjects.
Business Methods ... ..	2	2	
Book-keeping ... ..	2	2	
*Shorthand ... ..	1	—	
Industries of the District ...	—	1	
Principles of Commerce (i.e., Commercial Economics & Statistics)	—	2	A more advanced course in this subject might be developed, also one in Commercial Law.
<i>Science and Art—</i>			
Physics and Chemistry, two years' elementary course leading up to foregoing ... ..	6	—	Students might go to local Technical Colleges for testing of fabrics, iron, steel, &c., and visit works, factories, &c.
Lessons dealing with the products of the animal, vegetable, and mineral kingdoms (i.e., articles of commerce) ... ..	—	4	
Drawing ... ..	2	—	
	33	33	

\* Only scholars wishing to become correspondence clerks and typists need learn Shorthand; for all others it is only desirable, and in their case the time could be better employed distributed over the other subjects.

**SCHEME**  
FOR A  
**DAY SCHOOL OF COMMERCE**

AT THE  
**BRADFORD GRAMMAR SCHOOL,**

As arranged in conference by representatives of BRADFORD CHAMBER OF COMMERCE, BRADFORD GRAMMAR SCHOOL, and the Inspectors of the COUNTY COUNCIL OF THE WEST RIDING OF YORKSHIRE, September to November, 1899

This suggested course is intended for boys between 14 and 17 years of age who have previously had two years' training in a School of Science, or who can pass a satisfactory examination in English, French or German, Mathematics, and Science.

Each lesson to be of 50 minutes' duration, and the lessons for the week to be allocated as below :—

Group of Subjects.	Subject.	Number of Lessons per week.			Total Lessons per week for each Group of Subjects.		
		1st Yr.	and Yr.	3rd Yr.	1st Yr.	and Yr.	3rd Yr.
<i>Languages</i>	English ...	4	4	4	} 16	16	16
	French ...	6	6	6			
	German ...	6	6	6			
<i>Commercial</i>	Geography and History	4	4	4	} 6	8	9
	Business Methods ...	2	2	2			
	Book-keeping	—	2	2			
	Economics ...	—	—	1			
<i>Science and Art</i>	Mathematics	5	4	4	} 11	9	8
	Science... ..	4	4	4			
	Drawing ...	2	1	—			
		33	33	33	33	33	33

The work to be tested by inspection (without written examination) during the course. Arrangements to be made for an Examination at the end of the Third Year for Leaving Certificates.

The courses of study in the various subjects to be on the lines indicated in the *Prospectus*, which may be readily obtained from the Head Master.

# SUGGESTED TECHNICAL COLLEGE COURSE

## DAY SCHOOL OF COMMERCE

This suggested course is intended for youths from Secondary Schools and Higher Elementary Schools of, say, 15 to 18 or 19 years of age, who are intended to go into business houses (mostly as responsible employés, travellers, buyers, agents, managers, &c.).

The course is to extend over three years, and be thoroughly practical in aim.

Each lesson period to be of 50 minutes' duration, and the lesson periods for the week to be allocated as below, giving a total of 36 lesson periods weekly:—

Course.	Outline of Course.	Average Annual Allocation.
<p>I. The "Modern Languages" Course.</p>	<p>(a) For European and American Markets. (b) For Eastern Markets (optional).</p>	<p>12 lesson-periods weekly.</p>
<p>II. The "Commercial Practice" Course.</p>	<p>(a) Methods of exporting and importing goods, including freightage and modes of transport. (b) Foreign tariffs, weights, measures, and monies, and the exchanges. (c) Markets at home and abroad, and trade customs. (d) The technicalities of commercial documents. (e) Arithmetic and algebra applied to commerce. (f) Accountancy, home and foreign accounts. (g) Commercial correspondence in English, French, and German. (h) Organisation of Commerce.</p>	<p>12 lesson-periods weekly.</p>



Course.	Outline of Course.	Average Annual Allocation.
III. <i>The "Study of Materials" Course.</i>	(a) Commercial, Industrial, and Statistical Geography. (b) Commercial and Industrial History. (c) Knowledge of products and industries—"Warenkunde."	6 lesson-periods weekly.
IV. <i>The "Principles of Commerce" Course.</i>	(a) Economics and Statistics. (b) Banking and Currency.	4 lesson-periods weekly.
V. <i>The "Commercial Law" Course.</i>	(a) Home. (b) International.	2 lesson-periods weekly.

As has already been pointed out, the Director of such a Technical College Course should be the gentleman who directs the "Commercial Practice Course." It is the course upon which all other work of the curriculum converges, and which explains, better than any other, the interdependence and relative value of the various departments of the work.

In the teaching of modern languages, endeavour should be made to give a lesson daily in each foreign language.

## UNIVERSITY COURSE IN COMMERCE

In connection with University Courses in Commerce, the foreign student works from 32 to 36 hours per week during 40 weeks of the year. In the United Kingdom, the University Student, as a rule, only works from 20 to 25 hours per week during only 30 weeks of the year, having 22 weeks of the year given to him as holidays. And this, from the point of view of a training for business, is nonsense.

A University Course in Commerce should really meet the needs of those engaged in home and foreign trading, but, under present working conditions at our Universities, it is impossible that this can be done; and it is difficult to suggest what should be left out of the complete course (which should cover the necessary requirements of the merchant, trader, and banker) in order that a proper sense of proportion may be established between even the reduced curriculum and the comparatively small amount of time allocated to work.

We have elsewhere said that "Degrees will no doubt be granted by the British Universities which are at present considering the desirability of establishing a Faculty of Commerce, wherein, from recent discussions thereon, it would appear they intend such degree course to largely, if not wholly, follow the study of Economics and Modern Languages, or of Economics alone. We have, however, a conviction that, if we are really to do something towards establishing a Department of Commerce in connection with our University Colleges, we must make it thoroughly practical. We must not be too abstract in our studies, and we think it is of great importance that

young men should learn somehow or other, how to connect their studies with the practical work which they will have to undertake when they enter a business house, or have a business of their own."

We, therefore, feel that the Commercial Course of a University College should be of a practical character, and should differ but slightly, if at all, from that of a Technical College; in fact, as regards technical work, the University College of larger industrial centres is but an improvement upon, and stands in the place occupied by, the Technical College or School of somewhat smaller centres of industry.

Experience abroad has shown that the man who best directs a University Course in Commerce is the Professor who fills the chair of "Commercial Practice."

**APPENDIX I**

**THE DISCUSSION OF QUESTIONS  
RELATING TO COMMERCE  
AND COMMERCIAL EDUCATION**



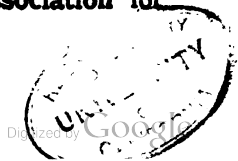
# THE DISCUSSION OF QUESTIONS RELATING TO COMMERCE AND COMMERCIAL EDUCATION

THE various continental countries, the United States, and Japan have long had their "National Associations for the Development of Commercial Education," but so far very little indeed has been done in this direction in our own country.

Two years ago, on Saturday, 8th July, 1899, a "Yorkshire Association for the Promotion of Commercial Education" was inaugurated in the Albert Hall, Leeds, by R. A. Yerburch, Esq., M.P. This Yorkshire Association is to-day fairly strong, its roll of membership has increased, and important meetings have been held, reports of which appear, in summarised form, in the annual reports of the Association for 1900 and 1901, copies of which may be obtained (post free, one shilling) from the secretary, W. H. Barber, Esq., B.A., Head Master, Leeds Modern School, Leeds.

Mr. Barber has given, and is ready to give information and help to other counties and districts desirous of forming associations on somewhat similar lines.

We look forward to the time when all such organisations may decide to combine to form a **National Association**, and perhaps become a component part of the "International Association for



the Development of Commercial Education," to be founded at Zürich, in July, 1901.

For the information of others we append the principal papers connected with the inauguration and constitution (a) of the Yorkshire Association, and (b) of the proposed International Association, to be founded at Zürich, as follows:—

*(Inaugural Circular)*

TECHNICAL INSTRUCTION DEPARTMENT,  
COUNTY HALL,  
WAKEFIELD,  
*June, 1889.*

DEAR SIR,

**"COMMERCIAL EDUCATION"**

Having been requested by a number of teachers of Modern Languages and Commercial Subjects in the West Riding to assist them in forming an Association for (a) the periodical discussion of questions bearing upon Commerce and Commercial Education generally, and (b) the hearing of addresses, and the reading and discussion of papers on the teaching and elucidation of special branches of their work, I have pleasure in informing you that arrangements have now been made for the formation of such an Association, under the title of the "YORKSHIRE ASSOCIATION FOR THE PROMOTION OF COMMERCIAL EDUCATION," to which several prominent educationists, commercial men, and members of Parliament have already promised their active support. I would suggest that matters coming under head (a) should be dealt with at afternoon meetings, and matters under head (b) at evening meetings on the same dates.

The Inaugural Meeting of the Association will be held in the Albert Hall, Cookridge Street, Leeds, on *Saturday, 8th July next, at 2 o'clock p.m.*, when you and all others interested in the above questions are cordially invited to attend. I shall be pleased to hear that you will be able to be present.

Yours faithfully,

JAMES GRAHAM,

*Inspector.*

**YORKSHIRE ASSOCIATION FOR THE PROMOTION OF  
COMMERCIAL EDUCATION**

**MATTERS AFFECTING COMMERCIAL EDUCATION WHICH MAY BE  
DEALT WITH.**

1. *Evening Work.*
  - (a) General fundamental work.
  - (b) Evening Schools of Commerce.
  - (c) Higher Evening Courses in Special Branches of Commerce.
  - (d) Modern Language Circles.
2. *Day Work.*
  - (a) General fundamental work.
  - (b) Day Schools of Commerce, in Grammar and Technical Schools.
  - (c) Day Colleges of Commerce, in University Colleges such as "The Yorkshire College."
3. *Teachers' Training Classes.*
  - (a) For Modern Languages.
  - (b) For Commercial Subjects.
  - (c) Summer Courses, at home and abroad.
4. *Voluntary Examinations.*
  - (a) For Students.
  - (b) For Teachers.
  - (c) Certificates and Diplomas for Students and Teachers.
5. *Exhibitions.*
  - (a) To Schools of Commerce.
  - (b) To College of Commerce.
  - (c) To Teachers' Training Classes, at home and abroad.
6. *Travelling Scholarships.*
  - (a) For Modern Languages.
  - (b) For Commercial Students.
7. *Joint Action of Administrative Authorities for Education.*

**CHIEF COMMERCIAL SUBJECTS OR SCIENCES.**

1. Modern Languages :—English, French, German, Spanish, &c.
2. Commercial Practice and Correspondence (Home, Export, and Import Trade).
3. Book-keeping and Accountancy.
4. Mathematics applied to Commerce.
5. Commercial Geography.
6. Commercial History.
7. Products and Industries.
8. Shorthand and Typewriting.
9. Commercial Law.
10. Economics and Statistics.
11. Banking, Currency, and Exchange.



## YORKSHIRE ASSOCIATION FOR THE PROMOTION OF COMMERCIAL EDUCATION

**PRESIDENT:** E. BECKETT FABER, Esq., *President of the Country Bankers Association.*

**TREASURER:** JAMES GRAHAM, County Hall, Wakefield.

**SECRETARY:** W. H. BARBER, B.A., The Leeds Modern School, Leeds.

### OBJECTS OF THE ASSOCIATION

- 1.—*To arrange for Lectures on Commercial Questions of common interest to the business men and teachers of Yorkshire.*
- 2.—*To discuss methods of teaching and other matters of interest to teachers, and to promote social intercourse among teachers of Modern Languages, Commercial Subjects, and Sciences.*

### RULES

- 1.—The Membership shall be open to all persons who are interested in Commercial Education.
- 2.—The annual subscription shall be 5/-, payable in advance, on July 1st of each year.
- 3.—The affairs of the Association shall be managed by a Committee consisting of a President, two Vice-Presidents, a Treasurer, a Secretary, and fifteen other members, all of whom shall be elected by ballot by members of the Association present and voting at the Annual Meeting. Any vacancy occurring during the year shall be filled up by the Committee.
- 4.—All ballot papers shall be submitted to a Scrutiny Committee, consisting of three members elected on the election day, and for that occasion only.
- 5.—The Committee shall, at its first meeting, elect a Chairman from among its own members.
- 6.—The Chairman presiding at any meeting shall have an original and also a casting vote.
- 7.—At a Committee Meeting four shall form a quorum.
- 8.—New members shall be elected by the Committee. The names of any candidates proposed shall be sent in writing to the Secretary before any meeting of the Committee.
- 9.—The Committee shall have power to expel any member whose membership they believe to be injurious to the interests of the Association.
- 10.—The Association shall meet at least four times in each year, preferably September, November, February, and April. The April meeting shall be the Annual Meeting.

11.—The business of the Association shall be purely educational, and discussions or resolutions on educational politics shall be excluded.

12.—No alteration of any rule shall be made except at the Annual Meeting of the Association. Notice of any proposed alteration of the rules must be given in writing to the Secretary before March 1st, and published on the notice paper convening the Annual Meeting.

## INTERNATIONAL ASSOCIATION FOR THE DEVELOPMENT OF COMMERCIAL EDUCATION TO BE FOUNDED AT ZÜRICH, JULY, 1901

*(Invitation to join the Provisional Committee, Brunswick, 1901.)*

DEAR SIR,

At the Technical Education Congress, held in Paris last August, the formation of an International Association for the Development of Commercial Education was suggested.

Preliminary and confidential inquiries which have been made have resulted in a mutual understanding between the countries chiefly concerned in this question, and an agreement has been arrived at respecting the main features of the proposed Association.

The next question is the constitution of a Provisional Committee empowered to issue general invitations (similar to Enclosure No. 1, *see p. 232*) to an inaugural meeting which it is proposed to hold next June at Zürich to form an International Association with the aim and objects set out in Enclosure No. 2 (*see p. 233*).

We have pleasure in inviting you to join this Provisional Committee.

We should also feel greatly obliged if you would name a few persons in your country having influence in matters relating to commercial and technical education who might be invited to join our Committee as representatives of your country.

We are, Dear Sir, Yours truly,

THE PROVISIONAL COMMITTEE FOR THE PROMOTION OF THE  
INTERNATIONAL ASSOCIATION FOR THE DEVELOPMENT OF  
COMMERCIAL EDUCATION

*(composed of Merchants and Experts of Continental  
Countries, U.S.A., and Japan).*

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NOTE.—Will those desirous of forwarding the movement kindly communicate with  
W. H. BARBER, B.A., Head Master, the Leeds Modern School, Leeds.

*Enclosure No. 1.***PROPOSED INTERNATIONAL ASSOCIATION FOR THE  
DEVELOPMENT OF COMMERCIAL EDUCATION**

DEAR SIR,

BRUNSWICK, 1901.

During the past few years several International Congresses have been held with a view to the promotion of Commercial Education, and these have proved more and more how very useful and stimulating is an exchange of opinions and experience between representatives of different countries in this respect. While on the one hand the conviction has been formed that these Congresses should only be held at longer intervals, on the other hand a real desire has shown itself not to allow the new relations, personal and official, to cool by making the intervals too long, but, if possible, to make these relations living, steady, and lasting. These sentiments, felt by the representatives of a large number of countries and educational institutions, gave birth to the idea of the formation of an International Association for the Development of Commercial Education. The present condition of Commerce shows that the training of efficient merchants is no longer a matter of exclusively national importance. The home merchant on the one hand loses through the inefficiency or the unreliability of his untrained foreign customers, while on the other hand he gains by doing business with the merchants of a state which possesses an efficient and well-organised system of merchanting. We therefore work in the interest of our national well-being if we endeavour internationally to help one another in these questions.

The universality of Commerce shows the possibility of treating questions regarding Commercial Education as between different countries in a fruitful and satisfactory manner, inasmuch as the fundamental principles on which Commerce is based, and the requirements which determine the matters to be taught under the heading of Commercial Education, in all countries are really the same, and in spite of the difference existing between the systems of Commercial Education in operation in different countries, the fundamental educational and administrative questions are throughout so similar that the experience of one nation can very well prove useful to another.

It will, therefore, be of importance to all interested countries

- (a) To have a *Statistical Year Book*, published for the benefit of all in several languages, by means of which each country will be enabled to closely follow the development of Commercial Education in other countries.

- (b) To have further a *Central Library* which will focus the literature relating to Commercial Education published in the different countries, which literature will be clearly classified and placed at the disposal of all.
- (c) Further, it will be exceedingly useful to have a *Central Office* which will systematically collect the various Commercial Education schemes of work and particulars of the methods of organisation adopted by the chief educational authorities and commercial schools in all countries, and an Office which will give prompt information to members on all pertinent questions.

We consider it unnecessary to set forth more emphatically the usefulness of such an International Association. We have endeavoured to explain in the enclosed "Principles of Foundation" our idea of what the future organisation of such an Association should be. Those "Principles" will be discussed at the inaugural meeting to be held at Zürich, in July, 1901, and will then assume their final form.

Animated with the hope that gentlemen holding positions of importance in this country in regard to Commercial Education, and to Commerce generally, will readily join this International Association, we have pleasure in inviting you to join "The International Association for the Development of Commercial Education."

*(Names of experts who compose the Provisional Committee follow here.)*

*Enclosure No. 2.*

## PRINCIPLES UNDERLYING THE FOUNDATION OF AN INTERNATIONAL ASSOCIATION FOR THE PROMOTION OF COMMERCIAL EDUCATION

### I. AIM AND OBJECTS OF THE ASSOCIATION

The promotion of a complete system of Commercial Education in all Commercial and Industrial countries concerned by means of:—

- (a) The holding of International Congresses.
- (b) The publication of an Official Periodical, and of a Year Book, written in several languages, giving statistics and information regarding the Development of Commercial Education in different Countries.

The funds of the Association will as far as possible be devoted to the following objects:—

- (c) The establishment of a Commercial Education Bureau for the provision of information on matters relating to Commercial Education.
- (d) The granting of certificates as to the competency of Teachers of Modern Languages desirous of teaching their mother tongue in a foreign land.
- (e) The Publication of a Yearly Record of the Literature bearing upon Commercial Education, &c.
- (f) The provision of Prizes for Competitive Essays upon important questions on scholastic organisation and on methods of teaching Commercial Subjects.
- (g) The appointment of International Committees to consider questions relating to Commercial Education.
- (h) The establishment of Vacation Courses in foreign countries.
- (i) The provision of information respecting Educational Tours.
- (k) The establishment of regular relations between institutions of different countries, and the establishment of a Central Office for the exchange of school reports.
- (l) The establishment of Travelling Scholarships.

## II. MEMBERSHIP

The Membership of this Association shall be open to Educational Bodies, Institutions, Clubs, and Individuals.

Applications for membership must be submitted to the Committee of the Country concerned.

## III. RIGHTS OF MEMBERS

- (a) Each Member shall have a vote in the Congress. Educational Bodies, &c., who pay a large subscription shall have the right to send to the Congress a proportional number of representatives. (See Section V.)
- (b) Each Member shall have the right to avail himself free of charge of the advantages provided by the Central Information Bureau and by the other institutions of the Association.
- (c) Members shall have the right to submit motions. Should these motions be endorsed by the National Committee, they will then be submitted to the International Central Council, who will consider them and draft resolutions thereon.
- (d) All publications of the Association will be distributed to Members on special terms.
- (e) Members shall have a vote in the election of their respective National Committee.

## • IV. ORGANISATION OF THE ASSOCIATION

The organs of the Association will be:—

1. The Central Council.
2. The Executive Committee.

The Central Council shall consist of Members of the National Committees of the various countries affiliated. The National Committees will each send one representative for each 25 members of the said Committee, for each additional 25 members the number of representatives will be increased pro rata. (The votes of Educational Bodies, Institutions, &c., are in this way given effect to.) No country, however, shall be allowed to be represented by more than six representatives on the Central Council. The method of electing its National Committee is left to be decided by the members of each country concerned.

The Central Council shall meet once yearly to deal with current questions, the meetings being if possible held alternately in different countries. The Central Council shall elect the following Executive Committee at meetings held concurrently with the Congresses.

The Executive Committee shall consist of nine persons chosen by a relative majority of votes. The Executive Committee will choose from its members a President, 2 Vice-Presidents, 2 Secretaries, and a Treasurer.

Offices will be provided for the Association in accordance with its means and the volume of its work, by resolution of the Executive Committee.

Each country may, if thought desirable, elect honorary presidents through its National Committee, but such election must be endorsed by at least three-fourths of the members of the Central Council in writing beforehand.

Such honorary presidents will have all the rights of membership without its duties and responsibilities. At Congresses and other similar gatherings these honorary presidents will enjoy the honours due to their position in the Association.

The Central Council may, on the recommendation of the Executive Committee, appoint certain Standing Committees, and individual members may be deputed by the Executive Committee to carry out given commissions.

## V. PROVISION OF FUNDS

Provided other means of revenue be non-existent, the cost incurred will be covered by

1. Entrance Fees.
2. An Annual Subscription.

Each member shall pay an entrance fee of ten shillings. These fees are intended to provide a Reserve Fund, the interest of which

will be utilised to partly defray current expenses. The Annual Subscription shall be ten shillings. The payment of £15 in one sum shall qualify for life membership.

The Subscription payable by Educational bodies, Institutions, Clubs, &c., is not fixed, but is left to their own judgment. Bodies paying at least £2½ are allowed to send two voting representatives to the Congresses.

Members who give a larger sum of money to the Association (from £50 upwards) will be included in the Honoured List of contributing Members, and will have all the rights without the responsibilities and duties of ordinary members.

The officers of the Association shall hold office for a period of three years, when a new election will take place.

#### VI. MEETINGS AND CONGRESSES

International Congresses will be held every three years at the instigation and invitation of the Association, the programme of each day's discussion being drawn up by the Executive Committee.

The National Committee of the country in which the International Congress meets will be charged with making the necessary arrangements, and the President of the National Committee of that country will preside over the Congress (and be the President of the Presidents).

The method of procedure at the International Congress will be finally decided by the Central Council.

On payment of the Congress subscription non-members of the Association may take part in the discussion, but will not be allowed to vote.

Only the Members of the Association and the official representatives of Government will be allowed to vote. Each person present will have one vote only. Should the representatives of at least three countries demand a vote by countries this vote may also be taken in the Congress. By resolution of the majority of individual countries the latter method of voting may be carried out alphabetically.

The resolutions passed by the International Congress will be brought under the notice of all Governments represented thereat.

So much for the International Association, which should provide an effective medium for the exchange of ideas between merchants, educationists, and others interested in the commercial welfare of their respective countries.

Anyone desirous of taking part in this movement should communicate with W. H. Barber, Esq., B.A., Head Master, Leeds Modern School, Leeds.

**APPENDIX II**

**TYPICAL EXAMINATION PAPERS SET IN  
CONNECTION WITH THE YORKSHIRE  
COMMERCIAL EDUCATION SCHEME**





TYPICAL EXAMINATION PAPERS  
SET IN CONNECTION WITH  
THE YORKSHIRE COMMERCIAL  
EDUCATION SCHEME

COUNTY COUNCIL OF THE WEST RIDING OF  
YORKSHIRE

VOLUNTARY EXAMINATIONS FOR STUDENTS  
BUSINESS METHODS

May, 1900, from 7.0 p.m. to 10.0 p.m.

INSTRUCTIONS TO CANDIDATES

You are required to confine your answers to *one stage* of the examination, and may *not attempt a higher stage than that in which you have been working during the Session.*

The value attached to a full answer is indicated after each question ; a full answer to one of the simpler questions may receive higher marks than an unsatisfactory or incomplete answer to a more highly marked question.

Leave two or three blank lines after each answer.

ELEMENTARY STAGE

- 1.—Describe a Letter Copying Book, and state what it is used for. [10]
- 2.—What is the readiest way of finding a letter copied in the Letter Book (a) when you know the date

on which the letter was written, (b) when you only know the name of the addressee? [5]

- 3.—What method is adopted to facilitate reference to the press-copy of a preceding or succeeding letter to the same person or firm? Give an example, and say where this indication is usually placed. [5]
- 4.—Show how you would index letters addressed as follows :—
- (a) The Manager, Dewsbury Banking Co. Ltd., Dewsbury.
  - (b) Messrs. William Robinson & Co., New Street, Melbourne.
  - (c) John Colbourne, Esq., c/o Messrs. Rogerson & Co., Durban, Natal.
  - (d) The Right Honourable the Earl of Rosebery, K.G., House of Lords, London.
  - (e) Sir Kenelm Digby, Secretary, Home Office, London, S.W. [10]
- 5.—Show how you would address envelopes to the firms, &c., named in the preceding question. [10]
- 6.—State what the postage would be on each of these letters, supposing the weight to be under  $\frac{1}{2}$  oz. [10]
- 7.—Why are letters “registered,” and how is registration effected? [5]
- 8.—Describe a “Postage Book,” and state its uses. [10]
- 9.—Write a letter to Messrs. Brown, Denton & Co., London, ordering the following goods (or if you prefer it, make out an order form) :—
- 6 dozen pairs Dogskin Gloves, at 30/- per dozen.
  - 1 gross assorted Ties, at 9/- per dozen.
  - 24 dozen Kimberley Collars, at 4/6 per dozen.
  - 12 dozen Mafeking Collars, at 3/6 per dozen.
  - 3 dozen Ajax White Shirts, at 36/- per dozen. [15]

- 10.—Make out an invoice for the above. Receipt it, after deducting 5 per cent. discount for cash. [20]
- 11.—Messrs. Robert Wilson & Co., Halifax, buy from Messrs. Richardson Bros., Bradford, 10 bales of wool, at  $1/2\frac{1}{2}$  per lb. The bales (numbered 861/870) weigh 2 cwt. 1 qr. 16 lbs. each, and the tare is 13 lbs. per bale. Make out an invoice for this. [25]
- 12.—One bale of the above is considered unsatisfactory, and the sellers agree to make an allowance of 2d. per lb. Make out a debit note for this. [10]
- 13.—Make out a “statement” for the transactions referred to in questions 11 and 12. [15]
- 14.—Write out a cheque on the Halifax Joint Stock Bank, Halifax, for the amount due. Cross it “Bradford Old Bank,” and make it “not negotiable.” [10]
- 15.—Write a letter (set out in proper form) enclosing the cheque, and asking for an acknowledgment of receipt. [20]
- 16.—How would you refer to the following dates (in 1900) in letters written on the 23rd of this month :—15th March, 23rd July, 4th April, 11th December, 1st May? [5]
- 17.—What words do the initials *£ s. d.* stand for? [10]
- 18.—Messrs. Springfield Bros., of Leeds, sell to Messrs. Forsmith & Co., of London, goods which are delivered on the 21st April, the invoice amount being £297 4s. 6d. The sellers draw on the buyers at 3 m/d from invoice date, and the draft is accepted payable at the Westminster Bank. Draw the draft and show the acceptance. [20]
- 19.—Write a letter advising the draft and enclosing it for acceptance. [20]

- 20.—When, by whom, and to whom would the above draft be presented for payment? [10]

## INTERMEDIATE STAGE

- 21.—What is the difference between a *firm* and a *limited company*? [5]
- 22.—Explain the meaning of the following extract from a money market report :—“ Money continues in plentiful supply at  $3\frac{1}{4}$  per cent. from day to day, and  $3\frac{1}{2}$  per cent. for the week.”
- 23.—Define the following terms :—(a) bullion, (b) specie, (c) legal tender, (d) light gold, (e) cheap money. [15]
- 24.—Make out the invoice, debit note, and statement referred to in questions 11, 12, and 13. [30]
- 25.—What is the average date of the following shipments :—£150 on February 25th, £220 on March 16th, £180 on March 27th, and £270 on April 4th? [10]
- 26.—Make out in proper form an export invoice for the following goods shipped by Cookson & Co., Bradford, to Thomas & Smith, Bombay, per steamer “ Britannia ” from Liverpool, in one case marked T.S. 672 :—6 pcs. 56 in. Fancy Union Coatings, 70, 70½, 71, 72, 71, 70 yds. respectively, at 2/3 per yd. The charges are : Packing 14/-, Freight &c., to Bombay at 35/- per steamer ton and 10% (the case measuring 2' 10" × 2' 11" × 2' 5"), shipping charges 3/6, Insurance at 7/6% and stamp, and comn. 2½%. [30]
- 27.—Messrs. Cookson & Co. draw a “ clean ” draft against the above at 60 d/s, to their order. Draw the draft. [15]

- 28.—Write a letter advising the shipment and the draft. [15]
- 29.—This draft is endorsed to the National Bank of India, London. Show the endorsement. [5]
- 30.—State in what countries the following coins are used, and give their approximate values in English money :—mark, lira, peseta, Mexican dollar, tael. [15]
- 31.—What is meant by a “consignment” of goods? [10]
- 32.—What is a B/L, and how may it be negotiated? [10]
- 33.—What is a Certificate of Origin, and in what cases is it now required? [10]
- 34.—What is the difference between “General Average” and “Particular Average?” Give an example to illustrate your answer. [20]
- 35.—When goods are forwarded from an inland town to a port, for shipment abroad, what document is usually made out? To whom is the document forwarded and what particulars should it contain? What are these particulars required for? [20]

ADVANCED STAGE

- 36.—What is the difference between the terms “franco Milan” and “franco domicile Milan?” [10]
- 37.—Make out an invoice c.f.& i. Bombay for the goods mentioned in question 26. Exchange  $1/4\frac{1}{4}$ . [30]
- 38.—If this invoice were drawn against “documents attached,” what documents would be required, and how would they be disposed of? [15]
- 39.—Make out an invoice for the same goods franco domicile Antwerp, in metres and francs. (1 inch = 2.54 cm ; 1 yard = 0.914 m.) The forwarding charges, duty, insurance, &c., amount to £4 15s. Exchange 25. 30. [35]

- 40.—Answer question 30. [10]
- 41.—Make out an Account Sales for 75 Bags Coffee sold at 104/9 per cwt. by Marshall & Co., London, for account of Roberts & Kelly, of Kingston, Jamaica. The weights are gross 92 cwt. 2 q. 18 lbs., tare 1 cwt. 3 q. 12 lbs., draft 1 cwt. 1 q. 13 lbs. Charges :—Freight, £126 18s. 11d. ; customs duty, £62 12s. 1d. ; mending, weighing, cartage, &c., £5 14s. ; Interest, £7 14s. 10d. ; warehouse rent, &c., £16 2s. 9d. ; brokerage,  $\frac{3}{4}$  % ; commission and delcredere,  $2\frac{3}{4}$  %. [40]
- 42.—Write to Roberts & Kelly, enclosing the above mentioned Account Sales and stating that you enclose a draft at 30 d/s on Messrs. Buller and Cronje, Kingston, for the amount due. [20]
- 43.—Answer question 34. [15]
- 44.—Define the following terms :—Charter party, demurrage, dead freight, lay-days. [15]
- 45.—A telegram despatched from Singapore at 1.30 p.m. is received in London at 9.30 a.m. the same day. How do you account for this? [10]
- 46.—What is meant by (a) a telegram in code, and (b) a telegram in cypher? [5]
- 47.—What is the maximum length of a word allowed in a code message? [5]
- 48.—Write out the metric tables of length and weight. [10]
- 49.—How many square metres are there in a square kilometre? [10]
- 50.—Write out in full 73·624876 cubic metres. [10]
- 51.—Explain in what ways our foreign trade suffers owing to our present system of weights and measures. [20]

# BOOK-KEEPING

May, 1900, from 7.0 p.m. to 10.0 p.m.

## INSTRUCTIONS TO CANDIDATES

Different sets of papers are provided for the practical work of each stage ; you should see that you obtain the proper set.

Full Marks for any stage can only be obtained by answering all the questions set.

## QUESTIONS

### ELEMENTARY STAGE

1.—Walter Bray has the following dealings with Henry Glen :—

1900.				£	s.	d.
Feb.	1	Glen buys Goods	... ..	20	17	6
„	4	Bray receives Cash	... ..	10	0	0
„	6	Bray sells Goods	... ..	13	19	4
„	10	Glen returns Goods	... ..	2	9	3
„	12	Bray buys goods	... ..	26	19	8
„	16	Bray pays Cash	... ..	2	0	0

Bray allows Discount 5 per cent. on Goods sold.

Make out Glen's Account in Bray's Ledger. [15]

2.—Write up the following Transactions of Joseph Granby into the Cash Book and Sold and Bought Day Books ; post to Ledger and make out Trial Balance :—

1900.				£	s.	d.
Jan.	1	Cash in hand	... ..	17	15	3
„	1	Cash in Bank	... ..	186	17	9
„	1	Goods in Stock	... ..	349	13	11
„	8	Sold to Wells & Son—Goods	... ..	19	16	3
„	12	Bought of Brown Bros.—Goods	... ..	24	19	1



Feb.	1	Wells & Son pay £19 10s. ; Discount 6/3.			
"	3	Paid to Bank ... ..	10	0	0
Mar.	6	Drew Cheque for Brown Bros. ...	12	0	0
"	13	Sold to Chas. Carr—Goods ...	34	15	1
"	31	Received Cash for Goods ...	2	10	0
Apl.	4	Bought Goods of D. Dixon ...	86	2	9
"	18	Joseph Granby withdraws Cash ...	20	0	0
"	28	Received from Carr and paid to Bank, £33; allowed Discount, £1 15s. 1d.			
May	9	Wells & Son buy Goods ... ..	96	14	3
"	25	Wells & Son pay Cash ... ..	40	0	0
June	6	Paid Brown Cash, £12 10s. ; Discount, 9/1.			
"	14	Paid Dixon Cash, £10, and Cheque on Bank, £30.			
"	23	Drew Cheque for Rent, £25.			
"	23	Cash paid Sundry Expenses, £14 17s. 3d.			

[50]

3.—On January 2nd, 1900, Wetherby, Sons & Co., of 27, Store Street, London, E.C., sell to Thos. Dore, High Street, Oxford, 1 doz. Sable Necklets at 42/- each, and 3 doz. pairs Tapestry Curtains, No. 2016, at 43/6 per pair, and forward per L. and N.W. Rly., carriage paid, charging 10/- for box.

Make out Invoice.

On 6th January, Dore returns 2 pair Curtains torn in packing. Make out Credit Note. [10]

4.—A Corn Merchant buys 100 quarters Wheat at 30/-, and pays carriage 6d. per quarter. He also buys 60 quarters Wheat at 31/6, delivered free. He sells 156 quarters at 32/- (less 12/- allowance) ; the remaining 4 quarters become damaged and worthless. Make out an Account showing the Profit or Loss. [10]

5.—Make Journal Entries of the following Transactions of Waite Bros., Drysalters :—

- Received Horse and Van in exchange for Goods, value £35.
- Sold Goods to Marshall Bros., £50.
- Bought Goods of Josh. Hirst & Sons, £80.
- Handed to Hirst Cheque received from Marshall Bros. £47 10s., and allowed the latter Discount £2 10s.
- Sold to Hirst, old Machinery, £32 10s.

[15]

INTERMEDIATE STAGE

6.—Record the following Transactions, by means of Journal, two Day Books, Cash Book, and Ledger. The Receipts and Payments (except Petty Cash Payments) are through the Bank. Journalise Bill Transactions. Show the gross profit on A and B Departments separately. Each item of Sale or Purchase is marked A or B, representing the two Departments. Divide Net Profit in proportion to each Partner's Capital. Show Profit and Loss Account and Balance Sheet, 31st March, 1900.

MESSRS. MURRAY & Co., WAREHOUSEMEN.

1900.

- Jan. 1 Liabilities : City Bank, Ltd., £1469 17s. 3d. ; John Murray, Loan, £200 ; S. Matthews, £164 11s. 3d. ; two Bills Payable :—Jones Bros., due February 3rd, £120 ; Proctor & Co., due March 3rd, £180.
- Assets : Bryde & Son, £136 15s. od. ; two Bills Receivable :—Montieth Bros., due January 4th, £55 17s. 6d. ; H. Speight, due February 3rd, £69 10s. od. Fixtures and Furniture, £137 14s. od. ; Petty Cash, 14/11 ; Stock A Dept., £1470 9s. od. ; B Dept., £1859 3s. 1d.
- Capital : Robert Murray, £957 9s. od. ; Frederick Wade, £638 6s. od.
- Jan. 3 Paid to Bank, Monteith's Bill, £55 17s. 6d.
- „ 5 Bryde & Son accept 3 months' Bill, £100, and pay Cash, £36 ; Discount, 15/-.
- „ 6 Sold Goods (A) to S. Matthews, £43 19s. 2d.
- „ 8 Cheque drawn for Petty Cash, £3.
- „ 10 Sold Goods (B) to H. Langton, £76 14s. 11d., and (A) £143 19s. 6d.

- Jan. 11 Bought of Jones Bros., Goods (A), £49 3s. 9d.  
 „ 12 Bought of Mathers & Co., Goods (B), £54 1s. 1d.  
 „ 13 Paid Fire Insurance, £3 16s. od.  
 „ 16 Sold Goods (B) to Monteith Bros., £98 1s. 11d.,  
 and received 3 mo's. Bill.  
 „ 31 Paid Salaries, £24 10s. od., and Petty Cash Pay-  
 ments, 17/6.
- Feb. 2 Speight's Bill, £69 10s. od., handed to Bank.  
 „ 3 Bought Goods (A) of S. Matthews, £37 10s. 11d.  
 „ 3 Retired Bill, due this day, £120.  
 „ 3 Sold Goods (A) to H. Speight, £24 19s. 6d.  
 „ 5 Sold Goods (B) to Bryde & Son, £76 10s. 2d.  
 „ 6 Bank Notify that Speight's Bill, £69 10s. od., is  
 dishonoured, with 3/- expenses.  
 „ 19 Paid Mathers & Co. £53 10s. od. ; Discount, 11/1.  
 „ 20 Bought Goods (B) of Jones Bros., £86 1s. 11d.  
 „ 22 Sold Goods (A) to Monteith Bros., £193 2s. 11d.,  
 and received Bill, £86 10s. 9d.  
 „ 24 Bought Goods (B) of Walker & Sons, £49 17s. 3d.  
 „ 28 Paid Salaries, £19 5s. od., and Petty Cash Pay-  
 ments, 15/4.  
 „ 28 Paid Rates, £12 5s. 6d.
- Mar. 3 Retired Bill, due this day, £180.  
 „ 5 Bought Goods (A) of S. Matthews, £56 9s. 9d.  
 „ 14 Accepted Jones Bros'. Bill, 3 mos., £135 ; Dis-  
 count, 5/8.  
 „ 20 Received first and final Dividend on Speight's Debt,  
 10/- in the £1, £47 6s. 3d.  
 „ 21 Bought Goods (A) of Jones Bros., £24 8s. 1d.  
 „ 22 Sold Goods (B) to Bryde & Son, £201 9s. 6d.  
 „ 24 Gave S. Matthews Bryde & Sons' Acceptance,  
 £100, due April 8th.  
 „ 26 Paid Walker & Sons, £47 10s. od. ; Discount,  
 £2 7s. 3d.  
 „ 31 Paid Salaries, £21 15s. od. ; Petty Cash Pay-  
 ments, 14/5.  
 „ 31 Paid John Murray 3 months' Interest, £2 10s. od.  
 „ 31 Paid Rent, £25.  
 „ 31 Bank Charge Interest, £21 15s. 9d., and Com-  
 mission, £1.  
 „ 31 Depreciation of Fixtures, £3 14s. od.  
 „ 31 Stock on hand (A), £1,376 3s. 11d. ; (B),  
 £1,703 14s. 8d.

ADVANCED STAGE

7.—The Khaki Manufacturing Co. Ltd. commenced business 1st January, 1900. On 30th June, 1900, the Trial Balance stands as follows :—

	£	s.	d.	£	s.	d.
4½% First Mortgage Debenture Stock... ..				5000	0	0
1000 6% Preference Shares £5 each ... ..				5000	0	0
100 Ordinary Shares £50 each				5000	0	0
Machinery Plant and Fixtures...	3140	0	0			
Sales ... ..				29245	0	0
Bad Debts ... ..	120	0	0			
Discounts received ... ..				520	0	0
Wages ... ..	7304	0	0			
Advertising ... ..	95	0	0			
Cash ... ..	35	0	0			
Debenture Interest paid ... ..	112	10	0			
Engine and Boiler ... ..	900	0	0			
Materials consumed ... ..	18500	0	0			
Stock of Materials on hand 30th June, 1900 ... ..	1450	0	0			
Sundry Debtors ... ..	4472	10	0			
Electric Light Installation ... ..	250	0	0			
Trade Expenses ... ..	260	0	0			
Cards, Bobbins, Gears, &c. ... ..	650	0	0			
Office Furniture ... ..	100	0	0			
Repairs ... ..	250	0	0			
Discount allowed ... ..	820	0	0			
Travellers' and Office Salaries ... ..	420	0	0			
Bankers ... ..	789	0	0			
Carriage ... ..	350	0	0			
Cottage Rents received... ..				39	0	0
Rates and Insurance ... ..	130	0	0			
Commission ... ..	400	0	0			
Fuel ... ..	420	0	0			
Sundry Creditors ... ..				2100	0	0
Returns inwards... ..	200	0	0			
Stationery and Postage... ..	36	0	0			
Land and Buildings ... ..	5700	0	0			
	<u>£46904</u>	<u>0</u>	<u>0</u>	<u>46904</u>	<u>0</u>	<u>0</u>

Include Reserve for Discount on Debtors' balances £200, and for Bad Debts £100. The following sums are owing :—Rates £50 ; Commission £100. Charge Depreciation at the following rates per annum :—Engine and Boiler 10 per cent; Machinery, &c.,  $7\frac{1}{2}$  per cent.; Cards, Bobbins, &c., 40 per cent.; Office Furniture 5 per cent.; Electric Light Installation 20 per cent. Prepare Profit and Loss Account and Balance Sheet, providing the Preference Dividend, £10 per share Ordinary Dividend and £250 to General Reserve Fund Account. [56]

- 8.—How can the Ledger of a large business be conveniently divided, and sub-divided? How would you deal with a multiplicity of small single transactions with various customers who as a rule pay cash within 10 days of the date of the sale? [6]
- 9.—A Trader discharges his liabilities monthly by means of 14 days Bank Drafts. Explain how this is done, and state what advantages the system offers. [5]
- 10.—Goods are purchased on April 17th, dated forward as July ; the buyer makes up his books on June 30th. How should this item be dealt with in the Bought Day Book, Ledger, and Balance Sheet? [5]
- 11.—In Smith's Ledger the following items appear at debit of Jones' account :—January 2nd, To Goods £10 15s. od., February 16th, To Goods £7 10s. On March 31st, Smith sends to Jones a statement for £18 5s. od., Jones writes that he paid Smith's traveller £10 on February 1st, and was allowed 15s., and that he has not received the February 16th, Goods £7 10s. od. How should Smith act under these circumstances, and how can he prevent the recurrence of such difficulties? [12]

- 12.—A Merchant has on deposit with his Bankers £20,000 at 3 per cent. He receives a 4 months' bill £1,000 from a customer. The Bank rate being 4 per cent., state the effect of (a) discounting, (b) non-discounting. [4]
- 13.—C. & D. buy on joint account 1,000 Mining Shares at 30/- plus expenses £10. C. contributes one-third and D. two-thirds of the price (all the monies passing through a joint Banking Account); 600 Shares are sold at 32/6 less expenses £7 5s. od., and 310 Shares are sold at 31/- less £5 expenses. They divide the balance of the shares at cost price, and also any profit or loss, in proportion to their original contributions. Prepare accounts showing the position at the close of the venture. [12]

# COMMERCIAL ARITHMETIC

May, 1900, from 7.0 p.m. to 10.0 p.m.

## INSTRUCTIONS TO CANDIDATES

All working must be shown ; reasons should be given briefly, and mere mechanical work may be placed at one side.

## QUESTIONS

### ELEMENTARY STAGE

All candidates must attempt the first two questions, and not more than ten questions in all.

- 1.—Separate paper to be handed in at end of 20 min.  
(see question 13). [15]
- 2.—Separate paper to be handed in at end of 30 min.  
(see question 14). [28]
- 3.—Find correct to pence by three different methods [e.g., compound multiplication, contracted decimals, practice] the cost of 395 chests of tea of average price £3 11s. 7½d. per chest. [15]
- 4.—Find value of 4 tons 4 cwt. 3 qrs. 14 lbs. of sugar at £12 11s. 8d. per cwt. [10]
- 5.—What do you understand by the phrase ‘per cent.’? A certain coal is 10 per cent. higher in price than another, but 10 per cent. less of it is needed to perform the same work ; how much per cent. more economical is it? [15]
- 6.—A tea merchant wishes to make 30 per cent. on his outlay. Form a price list for the following qualities to allow a discount of 20 per cent. from list prices, being given the cost prices as below :—

	Indian.	Ceylon.
Broken Orange ... ..	1/6	1/2½
Pekoe ... ..	1/2	8½d.
Broken Pekoe ... ..	1/4½	9d.
Pekoe Souchong ... ..	1/-	5d.
		[20]

- 7.—Distinguish between Interest and Discount. A Bill of £750 dated January 1st, 1900, at 6 months, is discounted on February 8th at 4 per cent. ; what does the banker retain, and how much profit does he make thereby ? If the above bill is dishonoured on presentation, for what amount should another be drawn at 3 months with interest at  $4\frac{1}{2}$  per cent. ? [25]
- 8.—Find (a)  $7\cdot53209 \times 310\cdot068074$   
 (b)  $518\cdot4632549 \div 15\cdot43256327$   
 (c)  $(1\cdot0375)^3$   
 in each case to three places of decimals. [17]
- 9.—What coins are commonly used in France and in India ? Telegraphic transfers to Calcutta are quoted at  $1/4\frac{1}{8}$ , what debt in Calcutta could by their means be cancelled with £100 in London, charges being neglected ? [20]
- 10.—What are the standards of length, weight, and capacity in the metric system ? Give approximately their English equivalents and calculate the price per yard in English money corresponding to a price of 5 francs per metre. £1 = 25·25 francs. [20]
- 11.—My room measures 22 ft. by 9 ft. 8 in. Find the cost of carpeting it with carpet  $\frac{3}{4}$  yard wide at  $4/6$  per yard, any part of a width to be reckoned as a whole width. [20]
- 12.—A man purchases £840 ten-pound bank shares when they are at £15 and paying 8 per cent. Find the income he derives, and rate per cent. of the investment. [20]



13.—Work the following questions mentally and place the results in the blank space in a line with the respective questions.

$$37125 \times 125.$$

$$91239 \times 11.$$

$$12346 \div 25.$$

$$8761 \times 999.$$

$$9659 \div 13.$$

$$(81 + 79) 50 - (81 + 79 \times 50).$$

Simple Interest on £1475 at  $2\frac{1}{2}$  per cent. per annum for 4 years.

Cost of 241 articles at  $14/5$ .

Cost of 365 yds. at  $3/4$ .

£69 9s. 9d., less  $33\frac{1}{2}$  per cent.

Decimalise £178 16s.  $5\frac{1}{2}$ d. to three places.

Average of 25, 26, 27, 28, 29.

Income Tax at 8d. in the £1 on a gross income of £210 less ordinary deduction of £160.

Price of 4 doz. at 1s.  $4\frac{1}{2}$ d. each.

$73\frac{1}{2}$  yds. at 7d.

Write 800 pence as £ s. d.

$12\frac{1}{2}$  yds. at 9 shillings a yard, less 5 per cent. discount.

What sum is £8 2s. 6d. 4 per cent. of?

Price of  $\frac{1}{2}$  cwt. of coal at 30/- per ton.

Brokerage on £1320 at  $\frac{1}{2}$  per cent.

$$1.7 \times 1.3$$

$$\frac{12.5}{4\frac{1}{2} - 3\frac{1}{2}}$$

of one shilling.

$$1\frac{1}{2} \times 1\frac{1}{2}$$

Selling price to nearest sixteenth of one penny to cover profit of  $7\frac{1}{2}$  per cent. on cloth costing 4d. a yard.

Cost of a piece of 70 yds. at  $5\frac{1}{2}$ d. per yard.

By what fraction must the cost price of goods be multiplied to give a list price to allow 20 per cent. abatement for cash, and leave 25 per cent. profit on outlay?

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14.—Add horizontally and vertically and enter the results in the vacant spaces.

£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£	s.	d.
21 3 7	1 5 11	23 13 6	44 10 2	69 13 3			
34 19 2	0 12 6	542 14 3	77 11 3	8 9 6			
621 13 8	93 3 0	79 15 5	841 2 6	19 17 3			
58 2 10	764 13 2	5 16 11	22 12 9	31 13 2			
912 17 5½	6 3 9	0 13 7	74 19 2	5 6 11			
29 15 7	346 12 8	7042 11 9	381 15 8	459 17 8			
847 6 3½	99 11 7	5 8 2	0 19 3	66 14 4			
8 11 10	541 3 6	71 2 9	87 0 6	329 18 5			
2 5 6½	74 11 11	4329 16 7	5 12 6	594 2 1			
603 17 9	57 3 10	8 2 11	419 3 7	33 13 3			
79 12 6	8 12 5	947 11 5	73 19 2	0 13 9			
335 18 11½	99 10 7	55 16 8	13 3 7	1 10 6			
8 16 4	55 11 10	639 11 6	0 0 9½	53 4 1			
25 15 7	95 12 4	250 0 0	7 15 6	91 6 4			
718 9 0	234 14 8	23 17 6	44 7 4	236 18 4			

## ADVANCED STAGE

All candidates must attempt questions 15 and 16, but not more than ten questions in all.

15.—Separate paper. (See question 27.) [15]

16.—Separate paper. (See question 28.) [30]

17.—A tradesman's expenses are 12 per cent. of his receipts, and he allows 5 per cent. discount for cash ; how much per cent. above cost price must he mark his goods to allow a profit of 10 per cent. on his capital ? [15]

18.—What is meant by the equated time of bills for unequal times at different dates ? Find the equated time of the following bills :—

1900. January 5th, at 5 months for £378 12s. od.

„ „ 22th, at 2 months for £55 15s. od.

„ February 15th, at 4 months for £425 13s. 9d.

„ „ 28th, at 1 month for £1,000 os. od. [20]

19.—Money being worth 5 per cent. per annum, which would be the more advantageous way of purchasing £1,250 worth of goods,

(a) less  $2\frac{1}{2}$  per cent. for 1 month's credit

(b) less  $3\frac{3}{4}$  per cent. for prompt cash ? [15]

20.—What is meant by " steamer ton " and " sailing ton." Calculate the freight of three cases, each measuring 4 feet 6 inches long by 3 feet 8 inches wide by 5 feet 9 inches deep, at 30/- per steamer ton, with 10 per cent. primage.

Find also the cost of the three boxes at  $1\frac{3}{4}$ d. per square foot. [25]

21.—Give approximately the value in English money of the chief coins used in Germany, India, and the United States of America.

What debt in New York will £950 cancel if it is invested in the purchase of New York bills at

60 days' sight at  $4\cdot84\frac{1}{4}$ , discount being deducted at  $2\frac{1}{2}$  per cent. per annum, and charges for stamp and brokerage included at  $\frac{1}{1000}$ th and  $\frac{1}{8}$  per cent. respectively ? [20]

22.—(a) Calculate by as short a method as you can the simple interest on £91 7s. 2d. for 153 days at  $2\frac{1}{2}$  per cent. per annum.

(b) I deposit with a Building Society £525 at  $4\frac{1}{2}$  per cent. The interest is declared half-yearly, and I leave it also on deposit. What is the amount to my credit at the end of 3 years ? [25]

23.—The share capital of a company consists of £1,525,000 4 per cent. debentures, £1,144,400 5 per cent. preference shares, and £1,195,000 in £20 ordinary shares. If the net annual profits are £170,325, find the dividend per share (excluding fractions of a shilling) that can be paid and the balance to be carried forward. [20]

24.—Make out an invoice "Franco Paris" for the following goods forwarded to Morin & Cie, Paris, by S. Wooler & Sons, Bradford, through Alphonse Petit, Boulogne, 1 bale marked M. C. P. 3219. Piece Nos. 391/5; Pattern Nos. 1274/8; 56" Fancy Worsteds, 5 pieces;  $24\frac{1}{2}$ ,  $24\frac{1}{2}$ , 25,  $26\frac{1}{8}$ ,  $26\frac{1}{2}$  yards, costing  $\frac{4}{6}$  a yard, less  $2\frac{1}{2}$  per cent. Charges:—Packing  $\frac{3}{9}$ , insurance  $\frac{1}{6}$ , forwarding and duty 120 frs., commission  $2\frac{1}{2}$  per cent., exchange 25·20. [25]

25.—What is the present value of a reversion to £5,000 after 10 years, reckoning compound interest 4 per cent payable yearly?  $(1\cdot04)^{10} = 1\cdot480244$ .

If the interest were payable half-yearly instead of yearly, would the present value be more or less ? [15]

26.—Three partners invest respectively £40,000, £35,000, and £25,000. They are to receive 5 per cent. on their capital, and 15 per cent. is to be allowed for depreciation, and 10 per cent. for a reserve out of the annual profits, the remainder being shared in proportions 3, 2,  $1\frac{1}{2}$ . How much does each receive if the profit in a year comes to £25,000? [20]

27.—Work the following questions mentally, and place the results in the blank space in a line with the respective questions.

The paper to be handed in after twenty minutes.

- $2,872 \times 111.$   
 $4,932,105 \div 125.$   
 $77,777 \div 17.$   
 $875,000 \times '0001.$   
 Price of 87 yards at 8 $\frac{1}{2}$ d. per yard.  
 Price of 10 dozen articles at 2s. 3d. each.  
 Price of 9 dozen articles at 4 $\frac{1}{4}$ d. each.  
 240 articles at 1s. 1 $\frac{1}{2}$ d. each.  
 1 gross at 3 $\frac{1}{2}$ d. each.  
 Reduce 7 cwt. 2 qrs. 17 lbs. to lbs.  
 Express 2,845 pence as £ s. d.  
 £20 16s. less 37 $\frac{1}{2}$  per cent. discount.  
 The difference of the squares of 81 and 19.  
 Decimalise £13 15s. 7 $\frac{1}{2}$ d. to five places of decimals.  
 Simple Interest on £50,505 at 2 $\frac{1}{2}$  per cent. for 4 years.  
 Brokerage on £645 10s. at  $\frac{1}{8}$  per cent.  
 The multiplier to convert a cost price into a price with 16 $\frac{3}{4}$  per cent. profit.  
 An article costs £2. It is sold at 25 per cent. profit. If 20 per cent. discount is allowed, how much profit is left?  
 What should be the price of an article costing £2 to allow 25 per cent. profit after a 20 per cent. abatement for cash?  
 What length of wall paper half-a-yard wide is required to cover a wall 20 feet long, 8 feet high?

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28.—To be handed in after thirty minutes. Insert the Creditor Balances, numbers of days, and products for calculating the interest at 2 per cent. per annum of the following banking account. A blank sheet of paper is provided for calculations.

Date.		Dr.			Cr.			Cr. Balance.	Days	Products.
1899.		£	s.	d.	£	s.	d.			
July 1	By balance ...	—			350	12	2			
5	„ cash ...	—			25	0	0			
10	„ cash ...	—			14	10	6			
25	To cheque ...	15	0	0	—					
30	„ cheque ...	27	10	6	—					
	By cheques ...	—			141	0	0			
Aug. 4	„ cash ...	—			17	18	4			
7	To cheque ...	2	2	0	—					
16	„ cheque ...	15	0	0	—					
21	By cash ...	—			100	10	10			
29	To cheques ...	39	15	0	—					
Sept. 7	By cash ...	—			79	18	3			
14	To cheque ...	30	0	0	—					
24	„ cheque ...	28	12	0	—					
28	By cash ...	—			44	12	5			
Oct. 6	To cheque ...	5	5	0	—					
	„ cheque book	0	5	0	—					
1	By cash ...	—			66	0	0			
Nov. 2	To cheques ...	23	3	0	—					
Dec. 2	By cash ...	—			49	11	7			
31	„ interest ...									
	To balance ...									

# COMMERCIAL GEOGRAPHY AND HISTORY

(JOINT PAPER)

May, 1900, from 7.0 p.m. to 10.0 p.m.

## INSTRUCTIONS TO CANDIDATES

Answer 8 questions only, if more than 8 are attempted, the first 8 only will be marked.

All questions are of equal value. Confine your answers to the stage in which you have been working.

ILLUSTRATIVE SKETCH MAPS are required wherever an asterisk is inserted (\*).

### FIRST STAGE.—THE GENERAL PRINCIPLES OF COMMERCIAL GEOGRAPHY THE BRITISH EMPIRE

- 1.—Explain the meaning of *Tariff*, *Bounty*, *Drawback*, *Preferential Duty*; *Colonies of Exploitation and Settlement*; *Transit Trade*; *Hanseatic League*.\*
- 2.—By what means and routes would a cargo of coal have travelled from Cardiff to Bombay in 1820, 1850, 1860, and 1880? Give reasons and explanations.\*
- 3.—What constitutes a “useful” river, commercially speaking? Select any one river of the United Kingdom, describe its course briefly,\* and point out its commercial capabilities and value.

- 4.—On the subject of the cotton manufactures of the United Kingdom,
- (i.) Whence come the chief supplies of raw material?
  - (ii.) Where did they come from a hundred years ago?
  - (iii.) Where are the great manufacturing centres of to-day?\*
  - (iv.) Why are they where they are?
  - (v.) Account for the United Kingdom's supremacy in the trade.
  - (vi.) Who are our most serious rivals?
- 5.—The rainfall of a country affects not only its natural resources but many of its industries as well. Comment, and illustrate with examples drawn from the Indian empire.\*
- 6.—Select any one of Canada's provinces\* :—(i.) State how you would reach it from York; (ii.) Estimate time and cost of journey; (iii.) Examine it as a possible home from an emigrant's point of view.
- 7.—Where are the great Australian goldfields,\* and what are the usual means of access to them?
- 8.—(a) The value of Cape Colony's Exports in January, 1899, was £2,300,000, and in January, 1900, £250,000; two commodities alone accounted for practically the whole of this difference. What were these two commodities? Give reasons for your answer.
- (b) Which are the chief South African ports, and how is each situated with regard to interior communications?\*
- 9.—Who are the chief commercial rivals of the United Kingdom? How far can their success or failure be ascribed to geographical causes?



- 10.—Write a brief essay on *one* of the following subjects, treating it from a geographical point of view :—
- (a) War and commerce.
  - (b) Colonial labour difficulties.
  - (c) New markets for British produce.

SECOND STAGE.—FOREIGN COUNTRIES

- 1.—Where are the great wheat districts\* of the United States, and by what routes do they serve the European market? Account for the American success in the wheat trade.
- 2.—Taking Paris as the central starting point, where are the termini of the French through lines of rail?\* Explain how the French organisation of railway systems differs from that of the United Kingdom.
- 3.—Whence does Germany derive its coal supply?\* How does its total output compare with that of its great commercial rivals?
- 4.—Point out the route of the Russian railway across Siberia.\* How far is it built at present, and how may it be expected on completion to affect the general trade of the Russian Empire?
- 5.—Name the towns of the Low Countries\* and Scandinavia\* which have populations exceeding 100,000. What advantages of geographical position have they? Mention the characteristic points in their trade and commerce.
- 6.—Contrast the natural advantages of Switzerland\* with those of Austria\* in the matter of manufactures.

- 7.—(a) What are the characteristics of the Mediterranean climate and flora?  
 (b) How is it that ships discharging at Italian ports\* often experience a difficulty in obtaining return cargoes?
- 8.—What is a "Treaty Port"? Which are the chief Treaty Ports of the Yangtse-Kiang?\* What and where are the chief natural resources of China or Japan?
- 9.—In the "partition of Africa," what part does France play,\* and how does it affect British trade?
- 10.—Mention any two great schemes\* which have been or are being devised for developing trade in Central or South America, and comment briefly on each.

THIRD STAGE—TRADE DIVISIONS AND COMMODITIES

- 1.—Compare the chief trade routes of to-day\* with those of the Middle Ages.\*
- 2.—What are the great natural Trade divisions\* of the world? Write a short description of any one of them under the headings, "Countries included," "Characteristic commodities," "Means of transport."
- 3.—Mention any events which have developed the traffic in live animals. What countries are specially interested in the trade, and why?
- 4.—What are the chief cereals, and within what geographical limits can each be cultivated?\* How is the corn trade influenced by political events?
- 5.—Enumerate the principal fibrous raw materials for the textile industries. Select one and write a brief account of its commercial geography.\*

- 6.—Teak, Jarrah, Ebony, Baltic timber, Redwood.  
For what purposes are they particularly adapted?  
Where are they obtained, and how are they despatched to Liverpool or Hull?\*
- 7.—Classify the natural oil-producers, and tabulate the chief oils of commerce; mention their respective uses, and account for any recent dislocations or developments of the oil trade.
- 8.—A Railway Company in Brazil is desirous of obtaining tenders for the supply of 120,000 tons of coal;  
(a) Suggest six possible tenders from different countries, quoting reasonable prices; (b) Choose which you consider the best tender and give your reasons.
- 9.—Make a list, with approximate dates, of the notable gold and silver discoveries\* of the 19th century; point out their influence on the history or commerce of the countries in which the discoveries have taken place.
- 10.—Select any one of the following minerals or metals:—Salt, tin, copper, diamonds, marble; write a short essay on it under the following heads:—(i.) Sources and countries of supply;\* (ii.) Movement of trade;\* (iii.) Government restrictions; (iv.) Commercial use and value.

# PRINCIPLES OF COMMERCE

May, 1900, from 7.0 p.m. to 10.0 p.m.

## ELEMENTARY STAGE

- 1.—What are the principal “factors of production”? Arrange these under heads and sub-heads, and give a brief explanation of each.
- 2.—Mention some of the advantages and disadvantages arising from division of labour.
- 3.—State the conditions that conduce to the growth of capital.
- 4.—Explain the meanings of the terms “fixed capital” and “circulating capital,” and give examples.
- 5.—What do you understand by the words *trade, commerce, business*?
- 6.—What was the earliest form of trade, and does this still obtain anywhere?
- 7.—Into what general classes may traders be divided?
- 8.—Mention some of the principal modes of transporting goods at the present time.
- 9.—Enumerate some of the early modes of transport.
- 10.—What is the meaning of the term “negotiable instrument”? Name three documents which would come under this designation.
- 11.—State the chief sources of supply of the following raw materials :—Cotton, wool, mohair, coal, tin.
- 12.—Give a brief description of the rise of the “factory system.”
- 13.—Name some of the principal industries of the United Kingdom, and state where such industries are carried on.
- 14.—Mention some of the factors by which the “market price” of a commodity is determined.
- 15.—Mention some of the principal classes of insurance business carried on in this country, and name two of the leading companies in each class.

## INTERMEDIATE STAGE

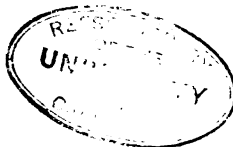
- 16.—What is a Bill of Exchange, and what is it requisite for such a document to show on its face?
- 17.—Mention some of the advantages to trade resulting from the use of Bills of Exchange.
- 18.—Explain how, by means of a Bill of Exchange, A. in Canada is enabled to pay B. in Manchester, a debt of say £500.
- 19.—Define the term “money.”
- 20.—How were purchases and sales effected before coins were introduced?
- 21.—“Twenty shillings in silver are intrinsically not worth 8/6.” Demonstrate the correctness or incorrectness of this statement, supposing the market price of silver to be  $\frac{2}{4}$  per oz.
- 22.—Why are twenty shillings called a “pound”?
- 23.—In what respect does the Bank of England differ from other Banks in London?
- 24.—The “reserve” of the Bank of England has been described as “the Barometer of the Money Market.” Explain this.
- 25.—What is meant by the “appreciation of gold”?
- 26.—How do you account for the fact that London is the financial centre of the world?
- 27.—Explain briefly what you understand by (a) the mint par of exchange, (b) bimetallism, (c) Gresham’s Law.
- 28.—What is “interest” on money, and what causes the rate to fluctuate?
- 29.—Define the terms : Bottomry Bond, Charter Party, Demurrage, Jettison, Barratry.
- 30.—Discuss the advantages or disadvantages to the United Kingdom of our existing Free Trade Policy.

ADVANCED STAGE

- 31.—Name the principal Ministers who supported the introduction of Free Trade into this country.
- 32.—Explain the origin of the term “ protection.”
- 33.—Discuss the advantages or disadvantages of “ Free Trade within the Empire,” it being assumed that duties are imposed on competing products imported from other countries.
- 34.—What in your opinion will be the economic results of the existing war in South Africa, so far as that country is concerned ?
- 35.—Trace briefly the industrial and commercial progress of any city or town in the West Riding.
- 36.—What were the “ Navigation Laws,” and what was their effect on British Commerce ?
- 37.—Mention some Departments in which the British Government act as traders and compete with other traders.
- 38.—In a prospectus of a new Company it is stated that the capital is divided into 150,000 cumulative 5 per cent. preference shares and 150,000 ordinary shares. Explain the meaning of this.
- 39.—What is the Board of Trade ? Who constitute the Board (a) nominally, (b) actually ?
- 40.—What is the Commercial Intelligence Department, recently established by the Board of Trade ? Wherein does it differ from a Chamber of Commerce ?
- 41.—Explain the meanings of *direct* and *indirect* taxation, and state which you consider the most equitable, giving your reasons.
- 42.—What is meant by the “ incidence of taxation ” ?

THE END

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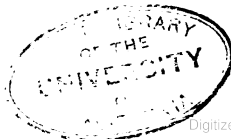
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