

guages." With this we shall all agree. But whence are we to get the teachers who are themselves fluent linguists? The German modern language master spends a year in England and a year in France. He has every encouragement given him to prolong his training. The English Secondary-School master has no inducement held out to him to spend time and money abroad after the conclusion of his university course. I hope I may be pardoned for referring to so commonplace and mean a thing as money. I do not find it mentioned in reports of conferences on commercial education that have from time to time been held; and the Chamber of Commerce, that has issued elaborate schemes, and offers large prizes and scholarships, seems never to have given a thought to the improvement in the lot of the teacher.

Although the *Realschule* has done much for German commerce, there is a growing feeling that it does not take sufficient cognizance of branches of knowledge that have an immediate bearing on the conduct of business and commercial development. There is an increasing tendency in Germany to establish schools with a greater commercial bias or to add commercial departments to existing schools. In Bavaria, for instance, there are now ten *Realschulen*, in which a modification of the ordinary curriculum is introduced in the last two years of the school course for pupils preparing for commercial life. If it is true of the German modern school that it does not sufficiently cultivate an interest for commerce and higher commercial studies, then it is ten times true of the English modern school, with its strong industrial bent. In our modern Secondary Schools, then, I would urge a bifur-

cation during the last year, or the last two years, into a commercial and an industrial section. In the smaller schools many of the subjects might, of course, be taught in common to the two departments. The course of study that I have in my mind for the commercial department would consist of English literature and composition, history, including a survey of the great periods of the world's history, geography with special regard to its economic side, one or two modern languages, commercial knowledge, including descriptive economics, commercial arithmetic and algebra, geometry and mensuration, chemistry to lead up to the examination of merchantable products, book-keeping. Subjects like shorthand and typewriting I would make optional.

An understanding of the share that commerce contributes to the world's well-being will implant respect for commercial work, and will counteract that baneful and immoral conception of commerce that makes it a mere synonym of money-making. I have before spoken of the paramount importance of character in the business man. I cannot but believe that a right appreciation of the economic nature of his vocation will do something to guard him against the temptation to derive gain by unscrupulous means. We must show that commerce is not gambling, and that it does not consist of giving or receiving illicit commissions. "Economics," then, should find its place in the commercial department; and I would include its study in lessons on general commercial knowledge, which would give some idea of commercial organization, legislation and technique. With this subject of "commercial knowledge" should be co-ordinated