

6. What has been the effect of the closing of the mints in India upon Chinese trade?

You would, I am afraid, get very little comfort from the answers. The public generally has an exaggerated idea of the training afforded by business life itself. The ordinary parent believes strongly in taking away his boy from school at fifteen, or even fourteen, and sending him to the office to earn 6s. a week. There is a very large demand for this cheap labor, and head-masters of London schools will tell you that they are continually receiving applications for smart boys who can write neat hands and are quick at figures. But, while the supply of boy labor is scarcely equal to the demand, there is always a crowd of candidates for a clerkship worth 25s. to 30s. a week. The office training has made an unskilled laborer of the boy who wrote a neat hand; and his labor is a glut on the market. But the potentiality of British commerce offers almost infinite room for men possessed of knowledge and skill, and the problem, therefore, that presses for solution is how to replace the ignorance of to-day by commercial intelligence and power of to-morrow. Let me say at once that I believe that experience itself must always supply an important factor in the equipment for commercial life; but, under modern conditions, the commercial probationer is his own teacher, and the value of his experience will depend upon the adequacy of his preparation. The inefficiency of the commercial assistant must, therefore, be traced to a deficiency in his education.

I tried to point out at the beginning of my paper that intelligence and interest in a particular pursuit must be developed by disciplines that bear upon the pursuit. This

pedagogical principle has found confirmation, if not expression, in the creation of modern schools and modern sides; but, unfortunately for commerce, there have been influences at work which have disturbed the balance of the curriculum of these schools, and made but light matter of literary studies. These are of double importance to commerce, for not only do they stand in intimate relation to the training of a morally directed will, but they form a large and essential part of the basis of knowledge directly applicable to commercial questions. A comparison of the English second grade Secondary School with the German *Realschule*, for instance, reveals at once the far higher importance that the latter attaches to the literary side of the curriculum. Taking one of the authorized programmes of the Prussian *Realschule* I find that, on the average, throughout the school the humanities take up more than twice as much time as is allotted to mathematics and the natural sciences. Prussia has no South Kensington and no schools of science. The debt that German commerce owes to education is due largely to the admirable German Secondary School system, in which the modern schools take a prominent place. And I would lay stress also on the excellence of the teaching that is characteristic of German schools. The teacher of the *Realschule* is trained for his work; his tenure is secure; he is adequately paid, and provision is made for his old age. Look for a moment at the question of modern language teaching. The report of the Commercial Education Committee of the Technical Education Board tells us: "We are strongly of opinion that modern languages should be taught, as far as possible, as spoken lan-