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WHAT IS DONE IN A "LIVE" SCHOOL.

THE CRAMMING SYSTEM.

Much has been said and written, with apparently but little profit, on the subject of cramming in the school-room. We know boys and girls in the higher schools who have to attend from fifteen to twenty different classes in as many different subjects during a single week. And after a year or two they are declared to be proficient in all of these branches. What a sham is this, when it is considered that any three branches are sufficient for a year's study! It is not surprising that young men, as well as young ladies, find when they come to meet "the hard buffetings of this work-a-day world" they are only half educated, that they have but the merest smattering of the subjects which they ought to know thoroughly, and that they have been grievously misled by both teachers and parents who ought to have known better. The consequence of this is, that they are unable to apply in a practical way, any knowledge they may have acquired. The great question is:

HOW TO REMEDY THIS EVIL?

Our suggestion is first, to give a thorough drill in those subjects that are termed common and not high sounding. For instance we find students who have been trained in what are considered our best schools, deficient in arithmetic and without any real knowledge of book-keeping. Indeed, Commercial Arithmetic, as taught in our schools, is found in practice to be different from that used in business houses. The reason of this is, that but few teachers know anything outside of their text books, and are unacquainted with the short methods suggested by long business experience.

IN THE BRITISH AMERICAN BUSINESS COLLEGE

Practical Bookkeeping is almost a hobby. It is the great desideratum. Students are expected to think of it by day and dream of it at night.

In teaching, the text book is used at first, and from this the student begins by copying the simplest transactions into his Day book. He then journalizes, posts, makes a trial-balance, statement of loss and gain, etc., and closes the accounts in his Ledger. In the Theory Department, this process is repeated a score of times, each set of books embracing wider and more complex transactions, and including the business of grocer, dry goods commission merchant, shipping merchant, broker, etc. etc. When the course of instruction in this department is completed the student is required

TO PASS A RIGID EXAMINATION.

If found competent, he enters the practical department. The text book is then abandoned. Each student is furnished with capital (College Currency) and his first duty is to enter the Board Room, where the transactions recorded in his books originate. As in other public rooms, when from ten to thirty persons are making bargains, it might appear to a stranger disorderly for a school room; but the half hour spent in this way appears of but short duration. And when the purchases and sales are completed the student takes his seat at his desk in another room, where he carefully transcribes from his memorandum book into his Day Book, Cash Book, Bill Book, etc., all his transactions, and is required to fill out all the notes, drafts, receipts, etc., in connection with his business. In a word, this is the finishing department and it is conducted in a manner as exacting as is the real work which it imitates, in our best mercantile houses and banks. Indeed in one end of the room

IS A REAL BANK OF ISSUE.

in complete operation. All its departments are conducted by students who are under the supervision of trained teachers.

We are aware that in some quarters a strong prejudice against business schools exists. This is not surprising, because numbers of Colleges so-called, are mere shams, unworthy the name they assume. As a consequence some merchants cling to the idea that the only place to learn business is in the counting room. That is certainly the place to get practical experience, to learn the character of men, their business habits and their motives. But to a large extent it is erroneous to suppose that it is

THE PLACE TO LEARN BUSINESS

because the circumstances are rarely favorable. An employer has hardly ever time to teach. Besides, he would not permit mistakes to be made in his accounts, or his books to be muddled through the ignorance and stupidity of a mere tyro. Experience of that sort has often proved too expensive to be repeated.

In addition to all this, the weekly course of Law Lectures is a feature of the College. These are of a character to save a business man the expense of consulting a lawyer over a trifling business difficulty. At the same time, it must not be presumed that we pretend to make merchants independent of lawyers under all circumstances.

Another feature of the School is the Department of Penmanship and Business correspondence. Students in the business department are required to write letters daily.

As a stimulus to excellence in the Departments of Book-keeping and Penmanship, a gold medal is offered to the student who shall display the best kept set of books after the winter session, and a silver medal for the greatest improvement in Penmanship.

Those who are interested in knowing more about this Institution should address THE SECRETARY 112 & 114 KING STREET WEST, TORONTO.

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Beaver Hall Hill, Montreal, Dec. 20, 1880.

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