

distinction applies more correctly to method. A number of isolated facts strung together without system form an appendage; they are mere impressions of sound and sight; but, if the facts are acquired by the processes of thought and the ideas are woven into one pattern, the treatment of the subject is *educational*, and power is developed for apperceiving new ideas in the same field. A common instance of un-educational method is to be found in the teaching of elementary algebra, which contents itself with securing manipulation of symbols without aiming at an extension of the concept of number.

The curriculum, I have tried to show, must stand in direct relation to life itself. It is the teacher who must make the curriculum educational; that is to say, it is the teacher who must develop power and cultivate interest in the fields of thought and activity that are covered by the curriculum. Now, a large portion of life consists of the work necessary for our maintenance, and education must, therefore, be incomplete if it does not concern itself with the preparation for the sphere of work which the pupil is to enter. Neither from the ethical nor from the psychological point of view can there be any distinction in kind between that portion of education which prepares him to perform his share of labor with efficiency and that portion which does all the rest to prepare him to live the life of a good citizen of his country and of the world.

If education, then, is to be a complete equipment for life, it must include technical education. I wish to consider this evening the special education demanded by commercial life, and how far Secondary Schools should supply this demand. In dealing with this subject one expe-

riences the difficulty of differentiating the technical from the general, because the qualifications of the ideal man of commerce, as a man of commerce, coincide in a large measure with those which we associate with the ideal citizen. The commercial man is placed in the turmoil of life itself; his operations are by their very nature always shared by others. The whole commercial fabric is based on trust and good faith, and honesty and integrity of character must be from first to last the distinguishing feature of the ideal business man. Preparation for commerce will, therefore, insist with special force on all those elements in education which are closely bound up with the formation of character. Again, much of the knowledge and skill which the man of business requires is furnished by the course of studies planned irrespective of the exigencies of commerce. Arithmetic, English composition, foreign languages, are all subjects of a general curriculum, and at the same time are of direct utility in the office and on the exchange.

Now, we cannot take a survey of the commercial community without being struck with the general ignorance that pervades it. I would suggest the following questions to be put to an average clerk, as a test of his commercial intelligence:

1. What is the effect of writing "not negotiable" across a cheque?
2. Explain the functions of the Clearing House.
3. Say all you know about a bill of lading, a charter party.
4. Explain the currency systems of France, Germany, Austria and the United States.
5. Since when have we had free trade in England? Are there any other European countries at the present day with the free trade system?