

school, therefore, his imagination should be stimulated and trained, not, however, by attempts to make him prematurely realize commercial conditions, but by the searching and appropriate discipline of a liberal education. The latter, if it is rightly administered, will give him precision of thought, accuracy of observation and exactness in expression without at the same time inducing inertness or insensibility of imagination. The power of putting yourself at another person's point of view is as capable of development by skilful training as is the power of casting figures or of handling a cricket bat. A boy who has been taught at school vividly to realize the actual circumstances of the siege of Syracuse or of the struggle of the Puritan Revolution, will find himself in after life more able to picture to himself the actual conditions of distant markets in China or on the Congo than if he had been brought up on the meagre fare of shorthand and mere cram-books of commercial geography. The longer way round is often the shortest in the end. What he needs to learn is the habit of taking the necessary trouble to acquire the exact knowledge of remote conditions upon which his imagination has to play. While fortifying his powers of imagination on the one hand we have to drill him into the habit of steadying his imagination by the necessary ballast of laboriously acquired facts. This is what he will get by the best kind of training at a good secondary school. And then, when the proper time comes he will be able to avail himself of opportunities for acquiring precise knowledge of the particular conditions of the foreign markets under which his various ventures will be carried on. But it will be necessary for him to go on acquiring and deepening this knowledge all through his commercial life. Hence he will need the intellectual habit of finding out things for himself, of quickly grasping opportunities for extending his knowledge, of using books of reference and travel not mechanically and lethargically, but with ready power of applied imagination. And, in order to do this, he will require the trained faculty of learning new languages, at any rate up to the point which will give him access to the necessary literature.

Thus, the true foundation for commercial instruction is to be laid in the efficient secondary school, but experience is showing, more clearly every day, that if the modern secondary school is to turn out the right kind of material for the higher ranks of modern business life, it must give a good *general* education, and not be driven or tempted into the fallacy of premature specialization in subjects which a boy may indeed "cram up" (an industrious boy can be got to "cram up" anything), but which are unsuitable for his age, and themselves crowd out other and more appropriate forms of intellectual discipline.

This may be the best place to report on what I heard in Antwerp about the characteristics of some of the foreign students who have attended the Institute. The Belgians are all necessarily good linguists. The geographical position of their country compels them to be so, and the excellent instruction in modern languages given by the Belgian secondary schools greatly develops their linguistic aptitude. The Russian students at Antwerp are some of them very poor, but very industrious. They often earn a few francs a day by retailing the substance of the early lectures to students who are themselves too lazy to get up in time to hear them. It