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*IS THE PRESENT HIGH-SCHOOL COURSE A SATISFACTORY
PREPARATION FOR BUSINESS? IF NOT,
HOW SHOULD IT BE MODIFIED?*

BY CHARLES H. THURBER, THE UNIVERSITY OF CHICAGO.

In Walter Besant's novel "Katherine Regina" one of the characters is a young German clerk, a type of the young German who is becoming such a perplexing element in English commercial life. In his conversation with the heroine a good deal of light is thrown upon the difference between the training given in Germany and that given in England for commercial pursuits. The moral is as good for America as it is for England, and I can, I think, do no better in introducing my topic than to quote Dittmer Bock:

"I find the memory of great English merchants, and I find great German houses — Hamburg is the place where you must look now for great merchants. Did you ever hear of the Godefroi brothers?"

Katherine never had.

"They were boys who worked and looked about them. Perhaps they had read history and knew about Whittington and Gresham. And they rose and became rich; they discovered an island, and they established trade with it and planted it; they became rich; they founded the great German colonial empire of the future" — here Dittmer spread his arms — "which will grow and grow until it swallows up your English colonies one after the other. I, too, shall look about the world until I discover another island like Samoa; then I shall go there and begin to trade and to plant."

"It is a great ambition, Dittmer."

"It has been my resolve since I was a child. In order to carry it out I have learned what I could — mathematics, languages, bookkeeping, shorthand, physical geography, commercial and political history, and the present condition of trade over all the world. I know every harbor and its exports and imports, and the principal merchants who carry on its trade."

"That seems a great deal to learn."

"Modern trade wants all this knowledge. There will very soon be no more English merchants, because your young men will not learn the new conditions of trade. In every office there must be clerks who can write and speak foreign languages. Your young men will not learn them. Then we come over — we who have learned them. For my part, I can write and read English, Swedish, Danish, French, Spanish, Italian, Dutch, and German. Do you think we shall be content to stay here as clerks? No, no. Do you think that I have come here to sit down with forty pounds a year? We are cheap, we German clerks. You say so. Mein Gott, you will find us dear! We are learning our trade: we find out all your customers and your correspondents: we learn your profits, and we undersell you. We do not go away. We remain. And presently, instead of an English house, there is a German house in its place, because your young men are so stupid that they will not learn."

At this point Dittmer was quite carried away, and became the American newspaper German.

"I study English commerce—I study how it began and why it is now coming to an end. The English clerk will not learn anything, and expects to be paid like an Amtsrichter at least. In Deutschland we learn, and we are poor at first. Ja wohl, we are poor, but we can wait. It is your high salaries in your army, in your navy, in your church, in your trade, in your administration, which ruin Great Britain. Everywhere the German merchant drives out the English and the American."

This is a very clear statement of the problem. Upon the solution of this problem depends the commercial progress of our country.

It has been characteristic of Anglo-Saxon education, both in England and in the United States, that it has devoted itself almost exclusively to humanistic training, to education which shall make men better, because broader and more cultured citizens. We have developed excellent technical schools, which train men for engineering and architecture; but these are essentially professions. In all our educational literature, however, it is frequently avowed, and always tacitly allowed, that it is beneath the dignity of educators to undertake the task of fitting youth for a specific work in life. It has been often said, and is widely believed, that a college education is a positive damage to one who wishes to pursue a business career. This point of view is very well expressed in letters I have received from prominent Chicago business men upon this question. One writes as follows:

I have known of cases where college training has given its recipients such a pedantic turn of mind as to be an actual hindrance to the broad and liberal policy now so necessary to develop and sustain large enterprises and undertakings.

Another says:

If the young man adopts a commercial career with a view of making it his support and that of those who may be dependent upon him, the years spent at college would be a serious loss to him and, in a measure, even unfit him for the work before him. To gain a practical knowledge of business, it is necessary for the young man to begin at the very bottom, which implies, in most instances, menial tasks. The boy of fifteen or seventeen years of age easily adapts himself to these, but not so the college graduate, who would surely feel a degradation in having assigned to him tasks which usually fall to the lot of the apprentice.

Still another gentleman says:

The reason why so many college men do not prove to be good business men is that there seems to be a tradition against a commercial career, as compared with a professional one. If the college-bred man, after going through college, would commence where the errand boy who enters an office begins, or a stock boy who goes on the stock floors—he would learn all the intricacies of business by practical and daily contact. He would make a far better merchant, all things being equal, by reason of his superior mental equipment.

Another gentleman states: "I would intersperse some business training with years of study."

These suggestions from practical business men of high standing bring certain other aspects of the problem before us. In its fundamental char-

acter the high-school course of today is essentially the same as the college course, and, therefore, the objections urged against the college course, if they be true, hold good against the high-school course, although to a more limited extent. Is it not true that our whole system of higher education—high school, academy, college, and university—is calculated to turn students aside from commercial pursuits? Is it not shaped from beginning to end rather to encourage professional life? Is it common to find in our higher schools students who are avowedly preparing for business pursuits? We often hear that there is an overcrowding of the professions. Is not the community which supports the present system of education responsible for this overcrowding? In Germany and France it is understood that only the select few will go to the high schools and universities, and the state provides amply to train the others for their appropriate stations in life. There are not only schools of engineering and architecture, forestry, and mining, but also schools for the teaching of all the trades and arts, and schools for giving the training necessary in the broader realms of commerce. In our own country all of these matters have been left to private enterprise. We have a large number of business and commercial colleges, all private schools, generally with short courses. They have frequently produced good bookkeepers and good stenographers, but is there not reason to believe that their courses have been too narrow in their scope, and that these institutions have trained clerks and assistants, rather than leaders and directors of business enterprises? I do not think these schools can fairly be blamed for this, for they have, doubtless, done the best they could; but I do think the communities may be blamed for not providing, at community expense, those fuller and broader courses of study which few can pursue at private expense. There has been rather too much theorizing in every department of the field of education and too little study of the actual facts. In studying a question of this kind, it would seem to be a wise method of procedure to get the views of the business men themselves, who certainly ought to be interested in this question, and who have most intimate knowledge of the facts in the case. To this end, I have undertaken a little study in inductive pedagogy. I prepared and sent out to a large number of business men and bankers, mainly in the city of Chicago, a syllabus, the names having been selected by gentlemen who are acquainted with the commercial life of that city, which I will read to you in part.

I have already received a large number of replies, many of them of the greatest value. The interest taken in the question has surprised me. Not a few have written long, personal letters, covering five or six typewritten pages; and these are, in every instance, men at the head of commercial or banking enterprises of the largest kind. It is impossible for

me, in a brief paper of this kind, to present fully the results of this investigation, but I hope to be able to give some of the most suggestive features. Let me take up the answers to the questions in the order in which the questions are stated. It should be premised that the replies are confined, in most instances, strictly to the question asked. A good many of the replies express a decided preference for a college education for all who are able to obtain it, independent of its value in business. Nearly all of them express the belief that it is well for everyone to obtain all the knowledge possible. But the fact is that for 97 per cent. of our population even a high-school education is out of reach. The answers to the first question, "Should a business man have a college education, or is a high-school education sufficient?" are practically uniformly to the effect that a high-school education is sufficient.

In regard to the second question, "Which is of the most value, the amount of knowledge gained in school or the discipline and control of the mind?" there is no difference of opinion, the discipline and control of the mind being considered of first importance.

The replies to the third question, as to the age when it is best to begin the study of business or banking, are largely in favor of beginning before the age of twenty.

In reply to the fourth question, Latin is generally considered of little practical value. One gentleman, however, qualifies this statement in an interesting way. He says: "It would seem to me that these questions cannot be intelligently answered except under certain qualifications. That you may the better understand what I mean, I will say that the writer hereof has been the chief executive for this business for the past twenty-six years, in the important departments known in trade as law, collection, and credit departments, in which a classical education is not only highly advantageous, but most necessary, while in other branches of the same business such education is in no wise necessary, although, of course, it is desirable. The success of a salesman or a buyer of merchandise does not depend upon his general education. The knowledge of Latin in a business man's training is especially advantageous, provided such a man occupies an executive position, where the dictation of the correspondence connected with the business of the firm becomes a part of his duty."

In reply to Question 5, Greek is not considered of any practical value by anyone.

Replying to Questions 6 and 7, the writers differ somewhat, though scarcely anyone assigns a high value to French and German, except in special cases. German is generally considered more important than French.

In reply to Question 8, mathematics is given a very high position by all those answering.

Chemistry and biology are not considered of special importance, though several emphasize the fact that chemistry is undoubtedly of great value in certain special lines. One says: "A reasonable knowledge of biology is of value. A sound and healthy body being admittedly a feature of a successful business career, such knowledge as pertains to the maintenance of health and to physical improvement is desirable."

On Questions 11 and 12, there is a surprising unanimity of opinion. Not one person fails to mark history and English exceedingly high; and, almost uniformly, English is given the first place. Permit me to quote a few opinions:

"History, particularly philosophical history, is valuable to the business man. It has a tendency to broaden his views, teach him the relation between cause and effect, and show him that present ills are simply repetitions. It is also likely to make him conservative and less apt to be carried away by booms and unsound political and business theories."

"History is extremely valuable to the understanding of many financial problems which, in later years, will absorb the banker's mind seeking relief from the humdrum of the counter, and at the same time endeavoring to obtain a higher intellectual standing for his chosen profession."

"Should indulge liberally in history and English. Both are valuable to the banker who wishes to reach the head of his profession. This will be particularly true in the future. As the dealings of bankers are more extended with foreign countries, the more necessary enlarged education upon these two points."

"A thorough knowledge of English is essential. Clearness and conciseness of expression are more of a desideratum in banking than in any other calling. The aphorism, 'Time is money,' is the watchword of the banker. Every word must be weighed before it is uttered, and each word as spoken must leave no doubt as to its meaning. How can such a result be obtained without a thorough knowledge of the English language and how to speak it?"

Many say, "English is indispensable." "The value of a perfect knowledge of the English language cannot be overestimated. The business man who can present a proposition in clear, concise, forcible English has a tremendous advantage over his, in this respect, less favored competitor."

"You note the stress I put on the study of English. I am still of the opinion that in the pursuit of our own language we are far behind Great Britain, where the better educated speak and write their language better than it is spoken and written in our own land, simply because our educators do not place the same importance on that study as is done in England, and, for that matter, in Germany, Austria, and France."

If a student of business cannot go to college, ought he to study

political economy in the high school? The majority of the replies to this question are in the affirmative, but frequently with some qualification. Some are decidedly in the negative. For example: "Emphatically, no. Political economy, as taught in the schools, is full of errors; the text-books in use are those which originated among different conditions from those with which we are now surrounded. I believe it was Carey who said that scientists, sooner or later, all agree, but political economists never, and gives as a reason that, no matter what theories are advocated, they are bound to conflict with the interests of some one. Hence, the truth can never be arrived at. Political economy is to be taken up by the banker in after years as a relaxation study, and perhaps also as a means of cultivating and gratifying controversial tendencies."

"While political economy cannot be said to be a branch of banking, it leads the mind to a consideration of public questions that enables it better to consider many phases of banking not directly connected with such study."

Another answer to the question is: "Not if free-trade text-books are used." And still another: "Not unless he has ambition to become secretary of the treasury." Another reply is: "If a student cannot go to college, he certainly ought to study political economy in the high school, and follow it his entire life, if he continues to be a merchant."

"A fair knowledge of political economy ought to be had by every business man, the effect being similar to that gained by the study of history. A man who has acquired some of the principles of political economy at the high school will be very apt to continue in that study through life."

On the whole, the replies are emphatically in favor of the study of political economy in the high school.

The replies to the next question, "If a student cannot go to college, ought he to study psychology in the high school?" are, as a rule, in the negative. There are several interesting statements which time will not permit me to quote.

In reply to the question concerning ethics, or moral philosophy, I must content myself with quoting one or two answers:

"As honesty and plain dealing are the foundation of the success of the banker, it is to be presumed that these qualities are inherent, and, therefore, do not require any elaboration whatever as to their *raison d'être*. Consequently, a study of psychology, ethics, or moral philosophy, as a part of the banker's training, is not necessary."

"Psychology, ethics, or moral philosophy, can be left until afterwards, and, in my judgment, bring best results when pursued after finishing the high school."

"The affirmative reply to Question 15 I would emphasize, for the reason that a right conduct in banking must often find its strongest motive in a future good to the business, rather than in a present advantage, and nothing will better cultivate this than moral philosophy."

After these criticisms, let us consider what we have left of the model high-school programme. First, and emphatically, English. This is given first place by everyone. In these model programmes, prepared by the Committee of Ten, English has a total of 11 periods out of 80—practically one-eighth of the time. Is this sufficient time to give to the most important study? Latin, on the other hand, has 18 periods, or nearly twice as much as English. The second subject that we have left in these programmes is history, which receives in these programmes a total of 10 periods out of 80, or one-eighth of the total amount of time. Is this an adequate time allowance for this most important subject? The third subject is mathematics, which has a time allowance of 14 periods out of the 80 in the model programme.

These three fundamental studies of the present high-school course are cordially indorsed as desirable and indispensable in the preparation for a business career. Obviously, they should be made very prominent in any course of study specially devised for students of this kind. The other subjects of the curriculum of a high school, as it exists today, are evidently regarded as of indifferent value—serving well, indeed, the purposes of general education, but not specially important for the business life. Shall we consider for a moment, then, what subjects ought to be added to the existing curriculum?

About the value of political economy, when properly taught from suitable text-books, there seems to be no question whatever. All the business men consulted upon this subject agree as to its importance. It would seem, too, as though there was sufficient basis for introducing some elementary study of ethics and moral philosophy. Another subject is geography, which is entirely neglected in our high-school course. This would, of course, take the form of commercial geography. One gentleman writes that French and German should be taught, not alone for the discipline, but also for practical use. The immediate future of the best banking in the United States will call for much closer communication with Germany and France, giving practical advantage to the banker who both speaks and writes these languages. A number favored the addition of bookkeeping and commercial law, though in regard to commercial law another correspondent has grave doubts. He says: "Commercial law is a department which requires years of practice to know very much about, and the safe plan for the merchant is to know as little as possible about it, so that he will be sure not to rely on his limited knowledge when he has an occasion that requires the advice of his attorney." Commercial arithmetic is recommended and this comment given: "There is nothing that will help a young man as much during the first years of his banking experience as being able to add or subtract accurately. In Britain a boy can add or subtract as swiftly and accurately the first day he is in a bank

as an experienced clerk can in America. My experience is that American boys have to learn after they enter the bank." Another correspondent recommends the addition of the history of commerce, the history of banking, and the history of economics; also the elements of commercial law, maritime law, and of commercial treaties; along with a thorough training in arithmetic. Another addition suggested is that of the study of "personal economy." We now have, in certain institutions, chairs of domestic economy. The gentleman recommending the establishment of a course in personal economy makes the following comments: "It is not disputed anywhere that personal extravagance is a prominent characteristic of the people of this country. Personal economy must always be one of the essentials to success in business. Put it in."

Another careful correspondent makes the following interesting recommendation:

I would suggest that the study of "human nature," if it could only be reduced to a science, be incorporated in a course of study, for there is nothing which so closely constitutes the key which will open the lock of success as the knowledge of human nature. I do not now recall the name of any science which is particularly applicable to this investigation or study, but I wish to emphasize the fact that there is no one qualification which so promptly and unerringly yields success to one's efforts as the knowledge of human nature, and to know how to handle men with whom one comes in contact. If you will pardon me for elaborating a little on this topic, I will say that I have often thought that it is more closely allied to the practice of medicine than to any other science. If one whose duty it is to control and direct the actions of men has a knowledge, first, of the peculiarities possessed by any given man, and a knowledge also of the specific remedy for that peculiarity, that subject at once comes under complete control, without realizing it, and the operator in the first instance can control the results to be obtained. Like the physician, he must know what ails the patient, and he must know, next, the specific remedy for that particular ailment, and, knowing these, such patient in his hands becomes as the clay in the hands of the molder.

By this I mean, not to control his physical movements, but to control his mental conclusions, to make him think as you think and, as a result, to do as you want him to do in any given business transaction. For illustration, it is a rule of our business, in opening a credit account with any new customer, to require him to make and sign a written property statement, showing his financial responsibility, and if this request or proposition is submitted in an abstract manner, seven out of every ten customers, perhaps, will refuse to make and sign such statement, while, with the proper knowledge of human nature, one can easily succeed in obtaining such written statement from ninety-nine out of every hundred customers. That is what I mean by the knowledge of human nature; not a magnetic or mesmeric influence, but the ability to read one so closely, after a few moments' conversation, as to be able to handle him so delicately as to secure from him whatever may be sought or wanted in any given premises.

Stenography, typewriting, and bookkeeping are very generally recommended.

The last question on the syllabus was: "Do you favor the establishment of so-called 'commercial high schools,' with a course similar to that herewith inclosed?" This course you have before you. It was

presented a year or two ago by Professor Edmund J. James in an address before the American Bankers' Association. There is practical unanimity of opinion in favor of the establishment of such a course. There is also, however, a great deal of adverse comment on the practice of undertaking to teach actual business transaction in school. The course before you would not seem to be open to criticism along this line. Some of the adverse comments ought, perhaps, to be stated, for they will serve as warning beacons in planning a commercial course that will meet the approval of our business men :

"Unless the commercial high school suggested is less theoretical, impractical, and shiftless than those heretofore established, it will prove a waste of time for the student."

"I do not believe in commercial high schools. They profess to educate a young man in every conceivable branch of business, going into the minutest details of every one, and leaving his mind in a jumble, out of which he will recognize only a few when coming in contact with actual business, without knowing why or wherefore. Much better give him a general education, train his mind to thought and ready action, and trust to his intelligence to pick up the details of the business that he is entering upon."

"Business methods cannot be successfully taught by men who have never been in business."

The general testimony concerning the commercial high-school course, which you have before you and which was submitted to these gentlemen for their opinion, is, however, most decidedly favorable. Some of the opinions are as follows :

"Think they would serve a good purpose."

"I would highly favor the establishment of commercial high schools, with such a course as you have outlined, and am very sure that it would elevate the standard of the coming merchant."

"Consider it an exceptionally good course."

"The outline of the proposed curriculum for a proposed commercial high school is adapted in every way for the education of the business man."

"I do favor the establishment of so-called commercial high schools, emphatically. Such an education would, in my opinion, far outweigh the plans proposed for high-school education."

"The establishment of commercial high schools, with a course similar to the one you inclose, and an efficient corps of teachers, would, in my opinion, be a great benefit."

"I think the course of a commercial high school should be shortened to three years. The average age of boys graduating from grammar schools is fourteen years. Adding to these the three years at the commercial high schools, will bring him, in my opinion, to the proper age for the beginning of the work before him."

This gentleman, a former member of the Chicago Board of Education, presents the following as a proper curriculum for a three-year course:

OUTLINE FOR A THREE-YEAR BUSINESS COURSE.

First Year	Second Year	Third Year
Rhetoric Algebra Arithmetic Accounting American history Business correspondence and penmanship French German Geography	English literature Algebra Geometry Accounting General history Geography Commercial arithmetic Industries French German	Commercial law History of commerce Study of commercial products Industrial chemistry Taxation International law Money and banking Study of transportation Spanish German Commercial corporations

Certain important questions now arise which demand discussion, but which I shall not have time to discuss. Should a commercial course be for three years or four years? In case a separate commercial course in high schools cannot be provided, should not provision be made for allowing certain commercial subjects as electives, along with the other subjects of the course? In other words, should not the subjects of political economy, history of commerce, commercial geography, history of industries, etc., be introduced, wherever practicable, and even at some expense, into the present high-school course, as equal in value with biology, chemistry, French, German, botany, geology, physiography, and other subjects that might be mentioned and which are now in all high-school courses? Should not great stress be laid in early years on English, history, and mathematics, which seem to be recognized as the subjects of the greatest importance for business life. Only a comparatively small proportion of those who enter upon a high-school course finish it. The early years, which contain the most students, ought also to contain the studies of the most universal helpfulness. Again, the greatest question concerning the high schools of today is, Where are the boys? In a graduating class of forty there will be three boys and thirty-seven girls. Would the boys not be there if the course contained some studies whose practical value they could appreciate? Would not parents be willing to send them, and the boys be eager to go? Therefore, would not the introduction into our high-school curriculum of commercial subjects, such as have been presented this afternoon, tend to attract the boys to the high school, and thus elevate the educational level of the whole community?

In preparing this brief paper, I did not start out with a theory. I have undertaken to get at the facts from the point of view of the business men--citizens of the community who, after all, pay the bills and, therefore, have a right to say what they shall have in their schools. I have presented, in the main, their answers to my inquiries. I can only regard it as a fortunate coincidence that they seem to agree so thoroughly with my

own views. I do not consider this question as in any sense inferior to any question now before the educational public. It is a question that affects our whole country as vitally as any educational problem can. The world is changing, things are not as they were; we must adapt our education to the new conditions; we must bring the work of the schools into the closest relation to the life of the people. I cannot close better than to quote substantially the closing remarks in one of the letters I have received:

I cannot refrain from saying that the chief obstacle, in my opinion, to the success of the young man of higher education is that he has instilled into his mind a contempt for the mercantile calling. If educators were to infuse a spirit of commercial ambition into their pupils, and would emphasize the necessity for an education of usefulness by such a course as you are now contemplating, the choice between commerce and the professions would be more evenly distributed, and many a young man who thinks himself too good for anything but a professional life, and, in consequence, spends his years in drudgery and disappointment, would achieve substantial results as a merchant and be, at the same time, a far greater benefit to the community.

LAWS AND ETHICS OF BUSINESS, DUTIES OF CITIZENSHIP, AND SCIENCE OF WEALTH.

BY H. M. ROWE, BALTIMORE, MD.

All education has for its object the happiness of the individual, and for its end the development of character, that he may live worthily and to the limit of his greatest capacity for good to himself and to society. Any education, or part of it, that falls short of accomplishing these results is deficient and likely to be harmful.

Not all education is good education. If it secures to its possessor only a trained intellect and keener use of his faculties, without the tempering influences of an equitable judgment, personal honor and integrity, and a love of the truth, it fails in its mission and becomes a menace to himself and to society. A bank cashier who is so skilled in accounts that he hides a defalcation, or a master mechanic who is so clever in the use of his tools that he breaks a safe, can hardly be said to have been benefited by his education.

All education may be classed under two heads: liberal, or that which aims at the highest development of the intellectual powers, without reference to how they may be employed in the affairs of life; and technical, or that which is intended as a preparation for a special calling in life, be it in the professions, the arts, or business.

The general features of the former are familiar to all, being best represented in the old classical course which has been handed down to us