

**MONOGRAPHS ON
EDUCATION IN THE UNITED
STATES; 13: COMMERCIAL
EDUCATION, PP. 655-703**

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Edmund J. James

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EDMUND J. JAMES

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DEPARTMENT OF EDUCATION
FOR THE
UNITED STATES COMMISSION TO THE PARIS EXPOSITION OF 1900

MONOGRAPHS ON EDUCATION
IN THE
UNITED STATES

EDITED BY
NICHOLAS MURRAY BUTLER
Professor of Philosophy and Education in Columbia University, New York

13

COMMERCIAL EDUCATION

BY

EDMUND J. JAMES
Professor of Public Administration in the University of Chicago, Chicago, Illinois

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COMMERCIAL EDUCATION

No satisfactory exposition of the existing condition of commercial education in the United States can be written at present. Such an exposition would be based upon a full knowledge of the historical development of such instruction as well as upon full and accurate statistics of its present condition. Neither of these presuppositions have been thus far realized. No one has yet devoted the time and attention necessary for a proper monographic treatment of the different aspects of this development. The department of such instruction which has made the most pronounced progress is that of the so-called commercial college, *i. e.*, the elementary technical school intended to prepare pupils for clerical work. It is not known, as will be seen later, exactly when such work was begun in the United States or by whom or where, and the facts about the subsequent development are difficult to ascertain; indeed, one may say it would be impossible for any one person to collect the facts necessary to enable one to treat the subject historically in a thoroughly satisfactory way. On the other hand, the statistics of the present condition of this department of instruction are unsatisfactory.

The bureau of education at Washington has labored faithfully for many years to collect as thorough and accurate information on this subject as possible, but limited as it is in the funds placed at its disposal for collecting and revising and checking up statistics, it is impossible for it to collect information in regard to all the schools which are actually at work from year to year. The statistical reports of the various departments of education in the different states are, if anything, still more unsatisfactory; in fact, they are almost worthless for the purpose in hand, since none of them, with

the single exception of those of the University of the State of New York, are of any real value.

It was felt, however, by the authorities having in charge the United States exhibit at Paris that it would be desirable to make the best presentation which under the circumstances might be feasible, trusting that the defects which will be made apparent by this exposition may be remedied at some future time by those in a position to do so.

The opportunities for formal school preparation for a business career which are now offered in the United States may be roughly divided into four classes. First: The "commercial college" of the well-known type, an institution of which the merits have been frequently underrated, but which has already accomplished much good, and which seems to indicate in its constant evolution and advancement the possibilities of a very high grade of usefulness hereafter in the somewhat restricted field which alone it seeks to occupy. Second: The business courses of the public high school, meagre and illiberal hitherto, but growing constantly richer, more popular and more generally introduced, so that there is an early prospect of well-designed, highly attractive and deservedly favored schemes of business instruction in our secondary schools, culminating in our larger cities in distinct and separate high schools of the commercial type, not only fairly comparable to the best schools of similar grade in continental countries, but surpassing them in some respect. Third: Private endowed schools, more or less technical in character, introducing commercial courses which, in their best form, seem tending to realize the desirable standard of secondary business education. Fourth: College and university courses, which promise to embody the conception of higher business instruction in colleges of commerce, the work of which, largely technical, will not be inferior to the ordinary undergraduate courses of our American universities, and which, under favorable circumstances, will parallel for the future business man the advantages which have been hitherto offered in graduate courses for those who are pre-

paring for other careers. When the inherent promise of all these kinds of business education has been realized, there will be no failure in this line of work, fairly chargeable either to the public or to the private system of American education. We shall have ample opportunities for preparation in business activity open to all young men and women, looking forward to engaging in any capacity in commercial and industrial occupation. Lest this judgment of the future of business education in America seem too optimistic, it may be best to give not only an account of the present conditions, but also a *résumé* of the historical development of each of the four classes of business training, which have been just now indicated.¹

If the average American were asked what opportunities exist in the United States for training toward a business career, his immediate and unhesitating answer would refer to the "commercial college," and probably to that alone.¹ This institution is peculiarly American; nothing exactly like it is known in other countries. It embodies the defects and excellencies of the American character, and typifies in itself a certain stage in our development. Its almost spontaneous origin, its rapid and wide diffusion, its rough adaptation of primitive material to the satisfying of immediate and pressing needs, its utter disregard of all save the direct answer to current demand, and then gradually its recognition of present inadequacy, and its determination toward broader, fuller usefulness, these characteristics of the commercial college mark it as essentially the product of a young,

¹The summaries of statistical tables show the number of students in commercial courses in each of the five classes of institutions in each state of the United States. The totals are as follows for the year 1897-98:

| | |
|---|----------------|
| In universities and colleges | 5 869 |
| In normal schools..... | 5 721 |
| In private high schools and academies | 9 740 |
| In public high schools | 31 633 |
| In commercial and business colleges..... | 70 950 |
| Total for United States | <u>123 913</u> |

eager and gradually maturing people. In an older and more developed country the need which was the impulse toward the first commercial school, would not, perhaps, have been so quickly noted, and steps would not have been taken so immediately to satisfy it. The need once apparent, however, discussion and deliberation would have followed in logical order and action would possibly have awaited the maturing of a rational and broadly comprehensive plan, even if only part of this were susceptible of instant realization. Not so under our conditions, and certainly not in the case of the American commercial college! The man who first noted a need for business instruction waited not to formulate the problem and to discuss the solution, but bent himself straight-a-way to furnish the opportunity and to meet the demand. Who this man was it is not possible now to state. So humble was the beginning of education for business men in the United States, that any one of many men who began practically at the same time to offer instruction in two or three simple subjects of commercial importance, might fairly claim to have aided in the beginning of this work. It is claimed that Bartlett of Cincinnati was the first to assume for his undertaking the name of business "college," and he was unquestionably one of the earliest and most successful workers in this field.¹ He gave commercial instruction to private pupils in the forties.

About the middle of the fifties there were not more than a dozen commercial schools scattered in the large cities from Boston and Philadelphia to Chicago and St. Louis. They had arisen with the idea of facilitating the entrance of young men into minor positions as clerks and book-keepers. The instruction offered was very meagre,—some so-called commercial arithmetic, a little practice in keeping accounts, and a certain amount of ornamental penmanship made up the total. A school of this kind did not require a large force of teachers,—in many cases the entire instruction was given by one man. Nor was the equipment elaborate; a sin-

¹ See address by L. S. Packard in the *Practical Age*, January, 1897, p. 5.

gle room fitted with chairs and tables frequently sufficed. The tuition fees were proportionate. Forty dollars was reckoned an average charge, not for one term or for one year, but for an indefinite or life scholarship, and that not limited to one school always, but valid at any of a large number, embraced in single "chain."¹

In those early days there were no text-books for the "commercial colleges;" and arithmetic and bookkeeping were taught by manuscripts prepared by actual accountants engaged in business. As with the text-book authors, or rather manuscript authors, so with the students. These came primarily from the ranks of those already employed at the time in business houses, a fact which necessitated the institution of evening classes. The average time spent in a business college was not more than three months, so that equipment, instruction, fees, time and grade of work were all pretty much on a par. Poor as such education must have been, it evidently filled a need, for commercial colleges thrived and multiplied and with success became still more successful. Increased popularity led to higher fees, longer courses, to the preparation of printed texts; life and interchangeable scholarships were abolished; the teaching force was increased; students were no longer adults wearied by daily labor; the commercial school began to draw young men and boys looking forward to employment; day classes largely took the place of evening instruction; school equipment improved and gradually these institutions grew into the apparently permanent place in public favor which they enjoy to-day.² Official statistics of the bureau of education report 341 of these schools with 1,764 instructors and 77,746 students, 82 per cent being in day classes. The list does not, by any means, report all the commercial schools of the country and includes principally the larger and more important.

¹ The Bryant and Stratton system of schools numbered at one time more than fifty in as many different cities, and this plan of interchangeable tuition was valid throughout.

² See the report of the United States commissioner of education for 1896-7, p. 2257; see Appendix.