

for trades or agriculture, and the other for commerce; the former entering more into science, mathematics, manual instruction, and drawing, the latter languages, commercial arithmetic, and book-keeping?

With reference to the second section, it is possible to form a moderately complete course of instruction in connection with evening continuation schools by the establishment of special classes in commercial arithmetic; commercial geography and history; languages—French, German, &c.; book-keeping; shorthand; typewriting; commercial correspondence; and economics of commerce. In the four principal centres of New Zealand there should be sufficient students to enable such classes to be formed.

In connection with the third section, that of higher commercial education, I suggest that the Victoria University College should make this section a special feature of its curriculum by courses of lectures and special classes. The lectures might embrace such subjects as the life and duties of the citizen; commercial geography and history; commercial and industrial history; mercantile law; insurance—life, fire, and marine; economics of commerce, &c.

The Manchester Central Commercial Evening School provides a complete and connected course of instruction in the branches of knowledge requisite for those desirous of obtaining positions of trust and responsibility in the counting-house, warehouse, bank, or office, either as clerks, cashiers, book-keepers, or as general and foreign correspondents. The course of instruction is also suitable for candidates for the Civil Service, for the accountants' and actuaries' examinations, and for the degree examinations (Arts) of the London University.

The subjects taught are as follows: Accountancy, arithmetic, book-keeping, business training, commercial English, commercial law, elocution, English literature, commercial geography and history, handwriting, shorthand, typewriting, French, German, and Italian, Latin, Portuguese, and Spanish, political and social economy, London University degree (Arts).

*Book-keeping* includes the most approved modern method of practical book-keeping, departmental accounts, preparation of reports on profit and loss accounts and balance-sheets by single and double entry, banking, bills of exchange. The summer term includes the application of double entry to agencies, banking, insurance, manufacturing and shipping companies, solicitors', trustees', and executors' accounts.

*Business Training and Handwriting* comprises copying, indexing, and filing correspondence; letters, business forms and accounts; ways of sending parcels; petty-cash accounts; telegraph codes; postal arrangements.

*Intermediate course:* Preparation of account-sales, invoices; uses of warehouse and office books; cheques, crossing and indorsement of same; banker's pass-book; commercial expressions; discount and interest calculations; markets, and methods of buying and selling; shipment of goods, including use and method of preparing bills of lading, manifests of cargo; dock and Customhouse work, import and export; entry of goods at Customhouse; principles of marine insurance; general and particular averages, &c.

*Advanced course:* Forms of banking accounts; use and value of cheques; practice and law as to drawing, accepting, and negotiating bills of exchange, promissory notes; regulations and customs of bankers regarding discount-loans, securities, overdrafts; foreign exchanges, and standards of monetary value; systematic way of keeping accounts of acceptances in order to protect credit of employers; joint-stock enterprise, shares, debentures, forms, books, and returns for directors; review of the duties of junior, ordinary, shipping, and booking clerks; mercantile correspondence in its most advanced stages.

*Shorthand.*—Attention is given to correct spelling, punctuation, neat transcription of home-work. The work comprises, in the advanced class, an extensive variety of correspondence, market reports, prospectuses, &c.; and commercial matter is given on the blackboard, and various technicalities explained. Text-books: Beginners—"Phonetic Teacher"; intermediate—last part of "Teacher" and first part of "Manual"; advanced—"Manual." Reporting: "The Instructor," or Primers I., II., and III.

*Typewriting.*—Copying of agreements, articles of association, accounts, authors' MSS., actors' parts, briefs, bills of costs, bills of sale, bills of quantities, deeds, estimates, inventories, indentures, letters, plays, sermons, specifications, testimonials, bills, &c. Twenty Remington machines are provided, and practice is from 6 to 10 each evening.

*Commercial Arithmetic.*—This subject is taken in three stages, special attention being given to short methods of work, and the practical application of arithmetic, as in the measurement of builders' and decorators' work, and of land, timber, carpentry, &c.; in addition to ordinary rules, tots, percentages, profit and loss, commission, stocks, bank interest and discount, dividends, coinage and exchange, and the metric system.

*Commercial English* comprises the elements of grammar and composition, the writing of business letters and forms, and essays on commercial subjects, drafting of advertisements, circulars, prospectuses, *précis*-writing, commercial terms, and abbreviations.

*Elocution and Literature.*—The course comprises the study, in theory and practice, of the elemental sounds, articulation, pronunciation, tone, emphasis, expression, gesticulation, &c. The text-book is Professor Greenbank's "The British Orator."

*Commercial Geography and History.*—This subject treats (1) of the geographical distribution of commercial commodities—food products, raw products, and manufactured products; the localities where and the geographical and local conditions, under which these are produced; quantities available for export; capacities of new countries, as Africa and Australasia, for commercial development. (2.) Various facilities for and hindrances to trade, as tariffs, currencies, weights and measures, transport, telegraphs, postal arrangements, the distances, trade routes, and ordinary modes of conveyance to important markets, ports, harbours, coaling-stations, &c.

*Commercial Law.*—Principles of joint-stock-company law, including the rights and duties of liquidators and receivers; on mercantile law and bankruptcy law, including the rights and duties of