

"COMMERCIAL CHARACTER."

FINE LECTURE BY MR. L. A. JESSOP.

The second of the series of "Joseph Fisher" lectures on commerce was given before a large and enthusiastic audience at the Elder Hall on Friday evening. The Vice-Chancellor of the University of Adelaide (Dr. W. Barlow), who occupied the chair, referred to the generosity and public spiritedness of Mr. Fisher in providing a room for the delivery of such instructive addresses as that which Mr. H. G. Turner had given two years ago, and which Mr. Jessop had undertaken to give that evening. The Chamber of Commerce had also placed the public in its debt for its efforts to stimulate an interest in everything pertaining to commerce and commercial training. In the course of his lecture, which was entitled "Commercial Character," Mr. Jessop said:—

—Commerce and Character.—

Education, in the broad and comprehensive sense, is claiming, and should claim, a large share of public attention. In these days, when printed knowledge is so condensed and so accessible, I cannot help entertaining the conviction that the most important principle underlying all others in a national educational system is the teaching of the teachers, the installation of the all-important art of adapting the seed to the soil; and I venture to prophesy that there will be no more vital science in the future than the science of pedagogy. This is especially true of commercial education, for commerce is, and must be for many a day, the universal king. Carlyle in his address to his students of Edinburgh University quotes from Goethe's "Wilhelm Meister." Three of the wisest men that can be got are met to consider what is the function which transcends all others in importance to build up the young generation. The eldest of the three says that "there is one thing that no child brings into the world with it, and without which all other things are of no use. Wilhelm asks what is that? The answer is—reverence. Honour done to those who are grander and better than you, without fear—the soul of all religion that ever has been among men or ever will be." Yes; reverence is no spontaneous growth. Do we, the unthinking, remember that when we accuse our boys of being wanting in it? Do we recognise that reverence is a result of education, of environment, and, above all, do we recognise the immensity of the power as models for good and evil of those in high places? I confidently anticipate acquiescence when I ask those of the British race if much comfort is not to be derived from the fact—and I sincerely entertain the conviction that it is a fact—that the methods of the majority of English firms are founded on honesty and fair dealing, and that good faith plays a marvellous part in the conduct of the Empire's stupendous commerce. (Applause.) When I speak of English firms I of course include Australian firms; albeit our commercial reputation is somewhat besmirched by some latter-day revelations. While posing as a commercial apologist, I do not pretend that commerce is carried on an altruistic or philanthropic principles. It may be regarded as a reflection on some 2,000 years of Christianity; but the fact remains, that to those engaged in trade life is a battlefield, and the prizes go to the fiercest fighters.

—The Force of Example.—

In America the great fact is recognised that the world must be a world of workers, and that the chief function of the State is to so equip men and women that they can worthily fill such places in the vast industrial army as suits their capacity. Some say that the pernicious abuse of their power by capitalists will convert America into the first purely socialistic State. I cannot believe it, for there, if anywhere, is a field where energy and ability can find due recognition and reward; and I cannot admit that energy and ability, even though exercised for the benefit of their possessors, have ceased to be the most potent factors in life. I need scarcely remind you that ability is a term susceptible of many applications; but of course the ability we are concerned with is business or commercial ability—an article representing a money value to its owner. It is an important day in a man's life when he discovers that he hasn't brains enough to be a rogue—(laughter)—and he is indeed fortunate if he makes the discovery before the world's scorn shows the penalty attaching to failure. You have doubtless heard of Disraeli's diocesan conference speech. You know how England jeered at and ridiculed the man who declared himself on the side of the angels. There was a wonderful cartoon by Tenniel representing Disraeli in scant but graceful garb, wearing the wings which we are wont to ascribe to angelic beings posing before a cheval glass. It was irresistibly comic, and every one laughed and applauded. Yet that same speech was full of wisdom. As Froude says in his biography:—

The note of scorn with which it rings has preserved it better than any affectation of pious horror. What, said Disraeli? It is not our iron ships, it is not our celebrated regiments, it is not these things which have created, or really maintain an Empire. It is the character of the people. I want to know where that famous character of the English people will be if they are to be influenced and guided by a church of immense talent, opulence, and power, without any distinctive creed? You have in this country accumulated wealth that has never been equalled, and probably it will still increase. You have a luxury that will someday, peradventure, rival even your wealth, and the union of such circumstances with a church without a distinctive creed will lead, I believe, to a dissolution of manners and morals which prepares the tomb of Empires.

Yes, the character of the people. How is it to be formed? Is there a more momentous question for the leaders of this young nation to ponder? I venture to think, Disraeli to the contrary notwithstanding, that in this analytical age, neither creed, doctrine, nor dogma, or a combination of them, will, unsupported, serve to make a people truthful, honest, and moral. I have spoken of the responsibility attaching in this respect to those in high places, and, as my theme is character, I will say that I recognise no such potent earthly force for good or evil as the force of example afforded by our leaders—social, political, commercial. The lives of good—not goody—men and women are now, as ever, the brightest beacons to guide inexperienced youth aright through this puzzling pilgrimage.

—The Price of Success.—

Life is a complicated business, a puzzle to the wisest, but to few more than to the aspirant for success in the commercial career. The youngster who goes into an office is somewhat at a disadvantage compared with the boy who proposes to make his living in a trade; for, while the latter knows what it is that he has to learn, the ordinary clerical fledgling, unless he have good friends behind him, is like a rudderless boat in a rough sea, with heavy odds against his making a safe port. (Hear, hear.) The world is dead against the men who propose to rub along. The class of rubbers along are going to have a bad time in the near future, especially in the commercial sphere. In commerce, as in other walks of life, the all-round man must give way to the specialist, and commercial education, whatever be the branch of commerce one desires to engage in, is a pretty serious matter. There is an excellent treatise entitled "Commercial Education in Theory and Practice," by Mr. E. E. Whitfield, M.A., late lecturer at the city of Liverpool School of Commerce. The following are the subjects treated of:—Organization of commercial instruction, study and teaching of languages and literature, mathematics, natural science, and drawing, principles of business and its modern features, organization and commercial management of industrial concerns, the theory of trade, its organization and promotion, economics and mechanism of transport, economics and framework of taxation, economics of money—banking—Stock Exchanges—insurance, bookkeeping and accounts, its theory and practice, mercantile office work, and, lastly, the formation of character and the conditions of success. This you will admit is a pretty formidable list of subjects, but to be considered, of course, in relation to the finite capacity of human intelligence, and to the particular branch of commerce the student proposes to engage in. The word commerce has a most comprehensive meaning. Let us consider what it includes. Primarily the cultivation and production of everything needful to sustain life, to gratify taste, and pamper luxury, with the necessary transport and manufacture. Commerce caters for the necessities, the tastes, the weaknesses, and the vices of the world's population, and we must not overlook the elements of increase and variation. Invention is always at work seeking to evolve what in its delicacy, intricacy, and absolute certainty of performance, may almost be regarded as sentient machinery. The fertile brain is ever striving to comprehend and utilize the forces of nature. Every invention and every discovery tends to the increase and the modification of commerce, and everything points to a universal commercialization. The reign of the cult will, in all probability, be superseded in the teeming East by the enthronement of the almighty dollar, and the true yellow peril may be found to be the patience, the thoroughness, and the cheap-

ness of Oriental labour. The situation in the clerical world is becoming more interesting from the fact that woman, "once our superior, now our equal," to appropriate the toast of the old beau, is entering into serious competition in this, as in other walks of life. (Hear, hear.)

—Australia and America.—

The great power of public opinion which is behind the State naturally enough revolts against the arbitrariness and the offensiveness of that phenomenal result of industrial development, the latter-day plutocrat, and welcomes any measure, however chimerical, framed by the adroit and complaisant politician for his discomfiture. The position of the State in relation to the mercantile world has to be established here as elsewhere. In connection with the possibilities of the expansion of Australia's commerce, we must not overlook the fact that in addition to some three million square miles of country in Australia proper, we have the destinies of an immense tropical territory in New Guinea in our hands. A great deal of time and trouble would seem to have been devoted to the task of determining who shall be excluded from this vast domain, but the tide is, I hope, on the turn, and legislators are beginning to think that the question of populating our estate is one worthy of consideration. (Applause.) With every sympathy with the ideal of a white race—physically perfect, mentally excellent, morally superlative—I can but think that we shall have to reconcile actuality with idealism, and determine to solve the problem what human stock the country will carry, always having regard to the changes which will be wrought on the white race by physical conditions, and the class of labour necessary to the development of tropical regions. In our very legitimate aspiration to figure as a factor in the world's manufacturing, we must not lose sight of the vast and increasing value of water power, especially in electro-chemical industries. In our anxiety to compete with such lands as America and Canada, it would be folly to ignore the fact that in the fall of Niagara River those countries possess the greatest hydraulic energy on earth, together with immense possibilities of this character in other directions. That they have the capital and energy to develop and the brains to avail themselves of these advantages to the utmost is undoubted, and it seems to me that our Protectionist friends, when

proposing to counteract their effect by a high tariff, supply the consumers with a very strong argument in favour of free-trade, although character, enterprise, technical knowledge, industry, and other factors do much to efface disabilities in international industrial competition. The part that science plays in commercial life is a most interesting one. There was a time when the scientific student was a man apart. One pondering the phenomena of Nature, floundering among first principles, groping slowly and laboriously from darkness towards light, wondering, guessing, but ever helping to solidify the slough for future generations to find firm foothold.

—Germany's Educational System.—

An article in the October Fortnightly on "Technical Education in Germany" gives one an idea of the characteristic thoroughness of its scholastic system as compared with the somewhat haphazard British methods. In this, as in other respects, the Teuton seems to have adopted Strafford's motto, and by due recognition of its value, forges ahead in industrial competition. The early introduction of very largely free education is not sufficient of itself to account for the exemplary schools which Germany possesses. The true secret of their excellence lies in the fact that the State insists on controlling the entire system of education from the bottom to the top. Elementary schools, higher schools, technical schools, boys' schools, girls' schools, municipal schools, private schools, universities—all are subject to State approval and State regulation, and in everything the Minister of Education and Public Worship reserves the right of last word; nor is he slow to say it if necessary. It is commonly believed that German schools drive their children; and the discipline which they undergo is certainly exacting. Those who enter the elementary school do so on the completion of their sixth year, and they cannot leave it until the age of 14. Let the child be never so bright, he is not on that account deprived of his full course of education. But there is this difference between the German and the English system—the former does not tolerate the pitiable half-time system. The school years are undividedly devoted to school work, and the factory and the farm are bidden to wait their time. (Hear, hear.) In The North American Review, for October, the professor of political economy and politics—mark the title—in Cornell University, writes on the question of the extension of American commerce in the Far East. I can confidently recommend a perusal of the article.

—The Party of Exclusion.—

We know that in Australia there is a very strong party which sees in protection, almost to the verge of exclusion, a panacea for all or nearly all the evils from which we suffer. The feelings of the man who buys are studiously ignored by the extremists of this party. A desire for cheapness, natural in a commercial age, and too often created; or, at all events, fostered, by the peremptory claims of necessity, is greeted with contumely, and a craving for excellence of material and superiority of workmanship stamps its possessor as hyper-critical and unpatriotic. One result of protection will certainly be the production of more than we need, and, possibly, under a faulty economic system, more than we can afford to retain for necessary home consumption. We are only beginning to realize the fact that while things are as they are the debtor, be he an individual or be it a State, must work for the creditor, and Australia, having for many years discounted her prospects in a somewhat light-hearted manner, can rehabilitate herself only by increased production, economy, or taxation, or a mixture of them. Our great want is education and educational facilities—moral, physical, rudimentary, economic, technical, artistic, political—but, above all, progressive, for we must never forget that nothing will avail us but material and equipment of the best, nor ignore the fallacy of the dreamer and the fool that all men are equal. (Applause.) Nothing is truer than Pope's dictum—

Some are and must be greater than the rest.

It may interest some of our anti-Asiatic fanatics to know that a leading English-commercial magazine writes thus:—

Japan is said to be the hotbed of perils immeasurable to the white races of the world. The latest alarm seems to be the birth of a new mechanical science in Japan, which will relegate all our old world machinery to the scrap heap, if we European engineers do not give ourselves a mental shake and educate ourselves up to the scientific standard of Japan in machinery.

It may come as a shock to our national vanity to be informed that we are still embryonic in some of our methods and crude

in a proportion of our results, and yet it is pretty evident that the ratio of those who hold this opinion, of those who hold any opinion about us at all, is, it is to be regretted, not a small one. Truth to tell, our attitude towards the outer world is not conciliatory; in fact, to my mind it is almost frankly and childishly churlish. (Applause.) We are for the moment realizing the truth of Burke's celebrated definition of party government—"Party is a body of men united for promoting by their joint endeavours the national interest upon some particular principle in which they are all agreed."

—Commerce and Restriction.—

I really cannot help thinking that our political pundits are on the wrong track when they seek not merely to guide, but to force, commerce in divers directions at the behest of an interested compact fashion. And when it is considered that those in authority over us base their assumptions on inexperience, and too often draw their conclusions from a bottomless well of egotism, the sceptic naturally asks the necessity for commercial education. It seems an inevitable corollary that if a preliminary training is deemed indispensable to the successful conduct of a private mercantile business, then those who aspire to manage the