

Ed. Lib.
H
62
H33e

UC SOUTHERN REGIONAL LIBRARY FACILITY



INTERNATIONAL MONOGRAPH
CONFERENCE ON THE
EQUILIBRIUM OF
MATTER





THE LIBRARY
OF
THE UNIVERSITY
OF CALIFORNIA
LOS ANGELES

Daniel C. Crowlton



Digitized by the Internet Archive
in 2007 with funding from
Microsoft Corporation

Riverside Educational Monographs

EDITED BY HENRY SUZZALLO

PROFESSOR OF THE PHILOSOPHY OF EDUCATION
TEACHERS COLLEGE, COLUMBIA UNIVERSITY

ECONOMICS IN THE
SECONDARY SCHOOL

BY

JOHN HAYNES, PH.D.

HYDE PARK HIGH SCHOOL, BOSTON, MASS.



HOUGHTON MIFFLIN COMPANY

BOSTON, NEW YORK AND CHICAGO

The Riverside Press Cambridge

COPYRIGHT, 1914, BY JOHN HAYNES

ALL RIGHTS RESERVED

The Riverside Press
CAMBRIDGE . MASSACHUSETTS
U . S . A

PREFACE

THIS little book has grown out of the author's interest in economics, his conviction that ignorance of its elementary principles is at the bottom of much of the faulty legislation and administration in our country, and finally, out of his own experience in teaching the subject to secondary-school pupils. To test his own beliefs on the matter he has read widely on the subject and made extensive inquiries, with the result that his own convictions, based on experience, have been confirmed. In 1912 he sent out a *questionnaire* to secondary-school teachers of economics in all parts of the country and received seventy-five replies, which furnished him with a large amount of information which has been of use in the preparation of this study. The author desires to take this opportunity to thank his correspondents, among whom are many of the leading teachers of economics in the secondary schools, for the invaluable help they have given him in the investigation of his topic. The *questionnaire* was as follows:—

PREFACE

1. Name and location of school.
2. Name of the teacher of economics.
3. Teacher's general education; graduate of what college or normal school?
4. Teacher's special training in economics. (A full answer specifying each course taken and the time devoted to it will be appreciated.) Has the preparation for teaching economics been equal to that enjoyed by the teacher in other subjects taught by him or her?
5. What is the line of the teacher's chief interest? What other subjects does he or she teach?
6. What textbook is used?
7. In what year is economics taught and what is its time allotment?
8. In what courses is it (*a*) required, (*b*) optional, (*c*) not permitted?
9. What work in the school leads up to or prepares for economics?
10. How is it correlated with other subjects?
11. When was economics introduced into the school?
12. Number of pupils in this year's graduating class and the number who have studied economics.
13. How does the teacher feel that the results obtained in the teaching of economics compare, in proportion to the time given to the subject, with the results obtained by him or her in other subjects (*a*) as to quality of classroom work and (*b*) as to application to the pupil's life out of school?
14. Arguments for or against having economics as a secondary-school subject.

PREFACE

15. What methods are used in teaching economics? (A full answer is desired. Please state what use is made of notebooks, of other authorities than the textbook, of newspapers or magazines, of visits to industrial establishments, or any other means of making the work effective.)

In 1899, Professor Frederick R. Clow, of the Oshkosh, Wisconsin, Normal School, published, in the *Economic Studies* of the American Economic Association, a very valuable monograph on "Economics as a School Study," which traversed very much of the same ground covered by this essay. The present monograph is, however, an independent piece of work. On every point covered in the essay the author has sought all available material, much of which was not in existence when Professor Clow wrote, and has reached a conclusion which is entirely his own. In some cases his conclusions differ from those of the monograph in question. Only in a few minor ways is the present work different from what it would have been had Professor Clow's essay never been published.

It is the hope of the writer that this study will have some influence in hastening the spread of the study of economics, which is in any event sure to come. At the same time he hopes that it

PREFACE

will be of assistance to teachers of economics in the secondary schools, especially to the inexperienced and those with but a limited knowledge of the subject, to whom the great privilege of teaching it may come.

JOHN HAYNES.

BOSTON, June 19, 1914. 1

CONTENTS

EDITOR'S INTRODUCTION	ix
I. THE NEED OF ECONOMIC KNOWLEDGE	i
II. THE SUITABILITY OF ECONOMICS AS A SECOND- ARY SCHOOL SUBJECT	ii
III. THE PRESENT STATUS OF ECONOMICS IN THE SECONDARY SCHOOL	20
IV. THE PLACE OF ECONOMICS IN THE CURRICULUM AND ITS RELATION TO OTHER SUBJECTS	33
V. METHODS OF TEACHING ECONOMICS	47
VI. THE CONTENT OF THE COURSE IN ECONOMICS	72
VII. BIBLIOGRAPHIES	86
OUTLINE	91

EDITOR'S INTRODUCTION

THE American citizen needs information on economic subjects. Every day, as a maker of public opinion, he is called upon to lend the weight of his personal judgment to one or another side of a controversy which at bottom rests on economic fact and law. Less often, but with more decisive influence, he is asked to go to the polls and solve problems of political and social welfare which involve some interference with the means of producing, exchanging, and distributing wealth.

In the face of such a persistent need for economic intelligence, men and women must be educated into familiarity with the fundamental laws and essential facts of economic science. The colleges have trained a few people, for the study of economic problems is a well-established university study. But we cannot be content with this slight diffusion of knowledge. Discerning leaders in political economy are less than half efficient when the majority of men are undiscerning. The level of constructive leadership is largely established by the levels of popular understanding.

EDITOR'S INTRODUCTION

The elements of economics must be taught in some form in both high and elementary schools.

It is useless to urge that economics is a university subject and not a high-school study. Such a statement is not an argument against the teaching of economics in the lower schools; it is merely an expression of the present educational status of the science. It is this status which we must change. The fact is that all men imply or assume economic knowledge when they participate in present-day affairs. What they get is usually obtained in a haphazard way, — from newspapers, magazines, and conversation. It would be ridiculous to assume that the schools can do no better by the average man than these incidental agencies of economic teaching. The high school cannot do as well as the college, and the elementary school cannot hope to approximate the service of the high school; but each can do more for its clientage than it now does. It is all a matter of making schoolmasters feel with sufficient force the urgency of the task; when this is accomplished, well-trained teachers, the proper selection of topics, and effective modes of teaching will follow in due course. If doing something to give men economic intelligence is felt to be worth while, we shall get whatever experimentation is necessary

EDITOR'S INTRODUCTION

to indicate the causes of failure and to suggest the ways and means that will bring success.

In the course of any such enthusiastic experimentation it will soon be made clear to us that high-school students are not interested in the same range of problems, the same minute details, or the same wide generalizations as are university students. They require a different selection of topics. The interests of high-school students are determined by the psychological facts of adolescence and the special contacts with the outside world usual to youth. Problems belonging more or less exclusively to business and finance will therefore not appeal to them at first.

The high-school students will be interested in problems of social welfare. They will be eager to understand the issues of current political debate. In so far as these call for a knowledge of economic fact and law they are strategic opportunities for economic teaching, and can be made the points of entrance into investigations of economic fact. Thus topics for economic study in the high school are more likely to represent units of human interest than abstract economic concepts. The more abstruse economic notions, relations, and generalizations will come to them indirectly, as certain concrete and tangible economic facts

EDITOR'S INTRODUCTION

are directly pursued. Even the latter will be more effectively acquired and organized for the layman's uses if they are acquired as the means to interesting practical ends.

Making knowledge practical merely involves making knowledge personal. The best way to head the high-school youth toward the economic interpretation of social and political life is to begin with the economic interpretation of his own life, just where the instructor finds it. Whatever aspects of his own experience afford illustrations for economic fact should be utilized from the start. But his life is lived with more than his own young kind. Group life with his fellows may be central to him; but his life has expanding margins which more and more touch the institutional life of adults. What his own social class or immediate neighborhood is discussing will be of some concern to him. What is mentioned in daily newspaper and weekly magazine will widen the teacher's chance to vitalize economic teaching. Thus the teaching of economics in the high school will aim more at controlling the child's belief with fact than at making him memorize a text of abstractions.

It is obvious that before economics can be transmuted into a high-school subject, we must

EDITOR'S INTRODUCTION

have better-trained teachers, specially devised texts, and a method of approach which will make the high-school student feel that he is studying realities. How these and other less important pedagogical ends are to be attained more fully is told in the volume here presented.

ECONOMICS IN THE SECONDARY SCHOOL

I

THE NEED OF ECONOMIC KNOWLEDGE

What the science of economics is

ECONOMICS is among the most important of subjects. Its nature is, however, often misunderstood even among educators. It is the science which deals with the social system of wealth, or, in other words, it is the science which explains those social phenomena which are due to the wealth-getting and wealth-using activities of man. The economist has to do with valuable things or goods in their relation to the individual and to society as a whole. He inquires into human wants and the means of satisfying these wants so far as this can be done by concrete goods or the hired services of one's fellows. He answers the questions how society produces goods, how these goods are divided among the different classes of producers, and how the use of the goods reacts upon individ-

ECONOMICS IN THE

uals and the social organism. He looks at everything from the social viewpoint and discovers what is for the general welfare on the material side. He makes a scientific explanation of the phenomena of the industrial world. As human beings put forth the greatest part of their activities in industrial pursuits, — that is, in getting a living, — it is evident that economics deals with one of the major aspects of human life. How important it is that the elementary principles which govern economic activities in modern society be understood will appear as our discussion advances.

The value of economics for intelligent citizenship in the twentieth century

James Bryce has shown, in the *American Commonwealth*, that the dominating force in the American government is public opinion. Practically all the great questions which public opinion is called upon to settle fall within the domain of economics or political science. It is therefore essential, in order that one should be a good citizen, that he should be intelligent upon these questions. This, of course, is not the only thing which is necessary to good citizenship, but it would take us too far afield to discuss all its ele-

SECONDARY SCHOOL

ments. The point here is simply that intelligence — not merely “general intelligence,” but specific intelligence on public questions — is an essential.

There is special need of such intelligence in our country in the years which are directly before us. Up to the present time, even in our country, the government has been in the hands, to a large extent, of a ruling class. We are now, however, in the midst of a great movement toward making our institutions extremely democratic. For good or ill, the initiative and referendum are destined to play a great part in the decision of our most perplexing questions. Whether any national form of direct legislation will be evolved we cannot now tell, but while our Federal Constitution remains essentially as it now is, the States will continue to deal in their legislation with by far the more numerous, if not the more important, questions. On these questions the voter will have to declare himself affirmatively or negatively with great frequency. In this country public questions are not left to savants to settle. In the State of Missouri, for instance, there was submitted to the voters in 1912 a constitutional amendment with reference to taxation, the intelligent decision of which involved an understanding of eco-

ECONOMICS IN THE

conomic rent and something of the incidence of taxation. In speaking of the educational value of civics (simplified political science), Ruediger well says, "The primary value of civics is the socially practical value. Intelligent citizenship depends upon it quite as much as upon history. When rightly taught, it should lead to intelligent voting and the upright discharge of all social-political duties." What is true of civics is true in greater degree of economics. In the first place, the principles of economics are far less well known among the intelligent public than the main facts about our government, and are far more difficult to pick up from miscellaneous reading. Says Professor Macvane, "The motions of the earth and its true relations to the heavenly bodies are not more effectually disguised to the careless observer than are the real facts of economic life." Economic fallacies and misconceptions are common in the minds of otherwise intelligent people. For example, the opinion that foreign nations cannot honestly be in favor of any trade with us that is not to our disadvantage is tacitly held by multitudes and makes its appearance even in the speeches of alleged statesmen and in official documents. Much false knowledge is constantly disseminated by political orators and the press.

SECONDARY SCHOOL

People think themselves competent to reason about economic problems, however complex, without any preparatory training. The general tendency of popular economics is toward rash generalizations. The fallacy of *post hoc ergo propter hoc* is the typical popular formula of argument.

Again, the burning questions of our day are economic. We have practically reached the end of our supply of free land, which has hitherto furnished an outlet for those who wished to better their condition. We have come upon an era of rising cost of living. Discontent is rife among the more poorly paid workers. There is, therefore, great danger that in our discontent we shall fly in the face of economic law and do great damage to the social organism. Economics is at once an antidote to the resistance by interested classes to beneficent reforms and to the ideas of visionaries who are always making chimerical proposals. We are confronted with questions relating to the tariff, the cost of living, the trusts, various proposals for changing national and state taxation, transportation, banking, currency, conservation, the merchant marine, child labor, occupational diseases, the minimum wage, the eight-hour day, immigration, and a multitude of other and subsidiary economic problems. In the words

ECONOMICS IN THE

of Dr. Burch, "Just as the world has passed through its struggles for intellectual, religious, and political freedom, so it is now on the threshold of the great struggle for economic freedom and social justice." This is well illustrated by the platforms of the great parties adopted in 1912. All of the economic questions enumerated above, and others, are discussed in one or more of these platforms and the majority are discussed in all of them. If we omit the parts which appeal to the record of the parties, or denounce other parties, we shall find that more than half of what is left of the Democratic and Republican platforms deals with questions of a distinctly economic nature, while the platform of the new Progressive party devotes more than two thirds of its space to the same sort of problems. The legislative mills of 1913 ground out a grist of laws that have an economic side which is without parallel. The purpose of this legislation is almost without exception good, but there has been voiced an emphatic protest against the unwisdom of much of it by some of the nation's wisest leaders in reform, who can by no means be classed as conservatives. Economics, then, even more than civics, is needed by every voter or prospective voter as a part of his equipment. No person without a considerable

SECONDARY SCHOOL

knowledge of economic principles and some training in economic reasoning can form an opinion of any value on many of the subjects which are at issue to-day. We are safe in saying that a good knowledge of economics is among the best assets one can have who wishes to use his vote for the public good. Besides helping the voter to form an opinion on questions at issue, it will be a great help to him in recognizing intelligent leadership and will incline him to follow such leadership. Men of affairs with a secondary-school training in economics will be more likely than others to give ear to the expert in the subject.

The ethical value of economics

Besides its contribution to the intelligence of the citizen, economics has a decided value for his ethical training. It inculcates self-help, it teaches economy in expenditure, a lesson sorely needed by the average American. The value of industry and trustworthiness receives emphasis through economic study. Like other social sciences, it constantly inquires what is for the good of all. It shows that the interests of humanity are one. It takes a social point of view, and one who has become habituated to taking this view has made a great step toward understanding what right

ECONOMICS IN THE

conduct is in any given case. It naturally leads to public spirit, putting the good of the whole before purely selfish ends, and this is the essence of the purest patriotism. It teaches every man to estimate his labors by the tendency to promote the general good. Then a great many of the questions of right and wrong which confront us daily have an economic side. It gives a proper estimate of the place of wealth and the right use of it. The individual is taught the effects which his own private acts have upon society. No one can be truly moral who does not consider the social results of his deeds. Many an act in which people take pride appears in its true deleterious character in the light of economic science. For example, economics teaches men and women that extravagant expenditure cannot be excused on the plea that it gives employment to labor. It develops breadth of thought, it cultivates the power to judge fairly of many questions in everyday life. In the study of economics, many supposed facts will be found to be erroneous. In the future the student will be more careful. This tends to encourage the love of truth. An insight into industrial conditions broadens the sympathy for all sorts and conditions of men. It is certainly conducive to a love of justice and leads the stu-

SECONDARY SCHOOL

dent to see something outside the economic class to which he belongs.

The vocational value of economics

There are also vocational values of economics. The business man learns in economics many facts which are of direct value in his vocation. As will appear later, it is in commercial schools and courses that economics is most frequently a required subject. The journalist, even if he is only a reporter, finds it a constant help in his work. The need of such knowledge is painfully evident to an economist as he reads the newspapers. The clergyman needs economics for the light it throws upon many questions commonly discussed in the pulpit. The lawyer should have it for its bearing upon many of the economic-legal questions which are often arising. A greater knowledge of economics on the part of judges would have been of great value to the country in the last few years. All those who are called upon to administer public offices are in constant need of the guidance of economics. Those who devote themselves to charitable work need its light on their problems. The legislator, like the voter, but to a larger extent, should be equipped with the power of economic reasoning. The capitalist needs it to guide

ECONOMICS IN THE SCHOOL

him in his broad policies. The laborer needs it to give him the right conception of his relation to production, and laborers, as organized into unions, need it constantly as a guide in deciding the policy of the organizations. The larger part of the failures of labor organizations can be traced to ignorance of economic laws. The contribution of economics to vocational education is, then, a large one.

The cultural value of economics

Just a word may be said about the cultural value of economics, or its value as enlarging the capacity for the enjoyment of life. Much of the satisfaction of life comes from "an understanding of all the elements of one's environment that rest upon law and system." To understand our trade relations or our monetary system is as truly a part of cultural education as to understand chemistry or Latin. "Such knowledge puts one in touch and harmony with large and influential elements of modern life. To be ignorant of them compels one to just that extent to live as a stranger in a strange land."

II

THE SUITABILITY OF ECONOMICS AS A SECONDARY SCHOOL SUBJECT

The secondary school furnishes the last chance to teach the subject to any considerable number of young people

SINCE, then, the knowledge of economics is of such great importance that the topics of which it treats are "fundamental for intelligent and responsible citizenship," to say nothing of its other values, it ought to have an honored place in the program of every secondary school supported by the public funds unless it can be shown that it is unsuitable for pupils in this grade. It is the secondary school which furnishes the last chance for systematic education in any subject. It holds the strategic position and gives all the preparation which many persons have who afterward come to important places of leadership in their own communities and often in much wider fields.

The opinions of educational authorities

The turning-point of the whole question is the claim made by some, though a decided minor-

ECONOMICS IN THE

ity of those who have really studied the question, that the subject is beyond the grasp of secondary-school pupils. This is not the opinion, however, of many of the leading educational experts. Professor Hanus says, "We justly expect a modern school to do its share in awakening interest in and insight into our institutional life. . . . Accordingly, we think that history, civics and economics, the social studies, should receive much fuller recognition in secondary-school programs of study than has been accorded to them hitherto." Nicholas Murray Butler says, "In society as it exists to-day, the dominant note running throughout our struggles and problems is economic. . . . Yet it is a constant struggle to get any proper teaching from the economic and social point of view put before high-school and college students. They are considered too young and immature to study such recondite subjects, though the nice distinctions between the Greek modes and tenses and the principles of conic sections with their appeal to the highly trained intellectual imagination are their daily food." In a recent article in the *School Review*, Commissioner Snedden of Massachusetts has advocated the introduction of a two years' course "constituted of suitable units from civics, economics, ethics, and other

SECONDARY SCHOOL

constituents of social science enriched with vital and pertinent contributions from history." This indicates that he does not consider economics, properly treated, beyond the power of high-school pupils. The famous Committee of Ten, though they did not advocate economics as a separate study, distinctly said that its fundamental principles were not beyond the grasp of the secondary-school pupil. The Committee of Five of the Department of Business Education of the National Educational Association in its model program included economics. Such leading college professors of economics as Daggett, of the University of California, Laughlin, of the University of Chicago, Clark, of Columbia, Taussig and Bullock, of Harvard, Patten, of the University of Pennsylvania, and Ely and Commons, of the University of Wisconsin, have written articles in which the teaching of the fundamental principles of economics below the college grade was advocated.

The practice of leading schools

Economics is taught in such schools as the New York High School of Commerce, the Boston High School of Commerce, and the Central High School of Philadelphia. Among other cities in

ECONOMICS IN THE

which there are high schools having courses in economics are Buffalo, Chicago, Dallas, Denver, Louisville, Los Angeles, Newark, New Orleans, Seattle, and Washington. Courses which are essentially courses in economics are found in such European schools of secondary grade as the Commercial Academy of Vienna, the Commercial Academy of Prague, the School of Higher Commercial Studies at Paris, and the Public Commercial Institute at Leipzig.

The evidence of those who are teaching the subject

The testimony of experience supports the authorities who have been quoted. One of the questions in the *questionnaire* given in the preface was, "How does the teacher feel that the results obtained in the teaching of economics compare, in proportion to the time given to the subject, with the results obtained by him or her in other subjects (*a*) as to quality of classroom work and (*b*) as to the application to the pupil's life out of school?"

Among the teachers replying were those who also taught history, civics, ancient and modern languages, mathematics, science, and commercial subjects. There were sixty-three direct replies to the first part of the question; of these

SECONDARY SCHOOL

eighteen reported better results, thirty-seven results equally good, and only eight poorer results. To the second part there were fifty-five answers, twenty-four reporting better results, twenty-seven equally good results, and four poorer results. Even if we count all failures to give a direct answer as equivalent to saying that the results were poorer, it still remains true that, in their own opinion, about two thirds of the teachers were getting results from economics, in both respects equal or superior to the results in other subjects.

This is a very remarkable showing when we consider that only twenty of those replying considered their preliminary preparation for teaching economics equal to their preparation for teaching their other subjects. The replies as a whole showed surprising enthusiasm for the subject and belief in its value. Several teachers referred to the testimony of their pupils to its value. One boy said, "I can understand and enjoy the heavier articles in magazines that I never would have read if I had not taken economics." Another teacher wrote, "Some boys say, 'It is the best subject I have ever taken except Commercial Law.'" When we consider that a course in economics is usually given only half as much time as

ECONOMICS IN THE

a course in plane geometry, and often taught by a teacher with little or no special training, the answers are very encouraging.

The evidence of examination results

The reports of the New York state examinations for 1912 confirm our other evidence. In economics 27.3 per cent of the examinations were rated below 60 per cent. Of all the papers written by secondary-school pupils, 28.9 per cent were below the grade of 60 per cent. Some individual subjects showed the following percentages of failures: American history and civics, 25.6; ancient history (three periods), 30.4; elementary botany, 30.3; civics, 30.4; commercial law, 22.4; elementary drawing, 24; all English subjects, 19.5; English grammar, 38.1; commercial English and correspondence, 68; French, 28.6; German, 30.1; history of commerce, 60.6; shorthand (2), 37.1; Latin, 36.1; physics, 25.7; plane geometry, 27.3; all mathematics, 34.9. The content of the course in economics on which the New York Regents' examinations are based is large for the time allotment and the examinations are thorough and exacting. Similar statistics from New Hampshire and North Dakota are of the same purport.

SECONDARY SCHOOL

Economics as a college entrance subject

The fact that economics is widely accepted as a college entrance subject is an evidence that it is considered by many higher institutions a proper study for the secondary school. The investigations of Clarence D. Kingsley into the question of college requirements show that in 1912, out of two hundred and three colleges reported, fifty-seven allowed economics to count one or more units for admission to the A.B. course and thirty-five allowed it to count one half a unit. Of eighty-five engineering schools, fifty accepted the subject for entrance; of thirty-one agricultural colleges, twenty-four. Among the institutions which allow economics to count one or more units for admission to the A.B. course are Leland Stanford Jr. University, the University of Chicago, the University of Michigan, Syracuse University, and the University of Vermont. The study has been recently added to the options which may be offered at several institutions.

The failure to permit economics as an entrance subject does not, however, indicate that the college authorities disapprove of economics for those who are not to enter college. The recent omission of economics from the options permitted in

ECONOMICS IN THE

the old method of admission to Harvard was prompted by the opinion that it is better for a pupil who is to pursue economic courses in college to take his elementary course in college also. The professor who brought about the change is on record as approving the study of economics in the secondary school.

What our evidence proves

From all the evidence we may be entirely satisfied that whenever the importance of economics receives recognition and there is as much insistence on having an adequate time allotment and qualified teachers as in mathematics, language, or science, the objection that the secondary-school pupils cannot master its fundamental principles will vanish. Of course a few weeks with the subject will not make an accomplished economist, but it will come as near to it as the same number of weeks will to making an accomplished physicist or mathematician.

Why not sociology instead of economics in the secondary schools?

The question might be asked, "Why not have sociology instead of economics in the secondary school?" It has been advocated by some, and

SECONDARY SCHOOL

there are a few secondary schools in which courses are given with such texts as Dealey and Ellwood. Admitting that secondary-school pupils are capable of doing profitable work in sociology, it is still true that economics has far more to give which bears directly upon the questions which public opinion is called upon to decide than does sociology. It also contains much more which has direct connection with the probable future vocations of the pupils. A cursory comparison of the tables of contents of an elementary book on sociology and a similar book on economics would be sufficient to show this. Moreover, sociology is still in a formative stage. The study of sociology should follow and not precede the much more definite subject of economics. There may ultimately be found in the secondary school a place for some of the principles of sociology, but, if so, they should come in addition to and not in place of economics.

III

THE PRESENT STATUS OF ECONOMICS IN THE SECONDARY SCHOOL

The extent to which it is now taught

THERE is not sufficient evidence to enable one to give a definite statement as to what extent economics is now taught in the secondary schools of the United States. In 1912 the writer had access to the records of two publishing houses which covered all subjects taught in about eighteen hundred secondary schools. These records were made for business purposes and were entirely free from bias. There were, of course, many small schools and some good-sized ones which were not listed. About one fifth of the schools reporting had courses in economics. As to the proportion of the pupils who take economics in the schools where it is offered, information is also regrettably incomplete. The writer has statistics from sixty-three schools which in 1912 graduated about fifty-three hundred pupils in all courses, of whom thirty-six per cent had taken economics. Professor Stewart Daggett, of the University of Cali-

ECONOMICS IN THE SCHOOL

ifornia, in 1912 sent out letters to the large high schools in all parts of the country. Of one hundred and thirty-three such schools, fifty-six taught the subject of economics. These figures appear much more favorable than those before cited, but it is to be remembered that his letters went to the larger schools only.

The study of economics in the secondary schools is increasing

In 1893 about one twentieth of the schools replying to the circular of the Committee of Ten reported courses in economics. The evidence already given shows a large increase since then. At present economics is usually found in commercial schools and in the commercial courses of large high schools, where it is often a required study. Of the fifty-four schools reporting the date of the introduction of the subject in answer to the writer's *questionnaire*, twenty-four had introduced it within five years, and thirty-six within ten years. The state superintendents of Iowa, New Hampshire, and Ohio report a decided increase of late. From 1894 to 1910 the number of schools in Minnesota giving economics increased from twelve to forty-six. In New York there has been a decrease due to the increased severity of

ECONOMICS IN THE

the examinations, which are now rather hard, considering the time allotment. Formerly they were very easy. Wisconsin also reports some falling-off, though forty-seven per cent of the schools reported still teach the subject. Professor Daggett reports that answers to his inquiries indicate that "not only is the teaching of economics common, but there is a marked belief that the demand for it will increase. . . . The conviction that the demand will increase is not confined to the schools which are giving economics." The facts that economics is generally considered a proper study for the commercial course, and that this course is meeting with increasing favor in the entire country, point unmistakably to a large increase in the numbers of pupils taking the study. As its suitability to the secondary-school pupil is demonstrated by its success in the commercial course, its introduction into other courses will become easy. It is nevertheless true that on the whole the increase in the teaching of economics has been slower than it ought to have been. There are several reasons for this, one of which, the belief that the subject is beyond the ability of the secondary-school pupil, has been discussed at length in chapter II. We shall now examine some of the other reasons.

SECONDARY SCHOOL

The belief that proper teachers cannot be had

It has been argued that we should not have the subject in secondary schools because proper teachers cannot be had. It is true that the ideal teacher of the subject is a person of rare qualifications. He should be a person with a good special preparation and of a judicial mind. Few schools have enough economics to take all the time of one teacher. However, economics is very largely studied in colleges. During the year 1909-10, no less than fifteen thousand students were beginning the subject in higher institutions. If educational authorities would insist that every new teacher of history, or at least every head of a history department, should possess an adequate training in economics as well as history and civics, the difficulty would pass away. In Iowa, which is the banner State in the teaching of economics, the subject is by law required for the first-grade certificate. The writer would not wait for an adequate supply of competent teachers, but would let the demand create the supply as has been done in practically all of the newer subjects. He would, however, insist on having the subject taught by a person interested in it, in order that it may not be discredited. Teachers should be encour-

ECONOMICS IN THE

aged to study the subject in university extension courses, in summer schools, or, where these opportunities are not open, by correspondence. The returns quoted above show that many teachers with comparatively small preparation feel that they are doing profitable work.

The objection that economics deals with controverted questions

Another objection is that economics deals with matters which are controverted questions and economists themselves differ on many points. In the first place there is a sufficient body of accepted doctrine for an elementary course. Many of the propositions of economics are as well established as any in geometry. When questions which are political issues come up, they may be freed from the false popular arguments which are common and the real grounds for belief in each side presented. The teacher should maintain a position of absolute fairness on controverted questions. He should establish by example the habit of open-minded consideration of disputed questions. He should also make it plain that other than economic considerations may properly enter into the decision of many practical questions. Economics does not furnish a set of rules

SECONDARY SCHOOL

for the settlement of all social questions. He may raise the whole discussion above the ordinary level and leave the pupil to decide for himself. Professor Daggett well says, "I think that the boy and girl [he lives in California] who are to pass on economic questions as voters should be trained in economic reasoning by disinterested teachers before they are called upon to vote. . . . I want to see every voter accustomed to the analysis of economic problems and to the criticism of economic arguments before his decisions have to count."

The too scientific treatment of the subject

It is probable that the teaching of economics in the secondary school has often failed on account of the too scientific treatment of the subject. It is a common fault of college-trained teachers to try to teach secondary-school subjects in the way in which their own professors taught the subjects to them. This is less likely to happen in studies which the teacher himself began in the secondary school than in studies which the teacher has taken only in college. Textbooks not adapted to the secondary-school pupil are in frequent use in classes in economics and it is surprising that such good results are often attained with these books.

ECONOMICS IN THE

The teacher should be sure to select a textbook which is not too hard and in all the teaching to remember that he is not dealing with college students.

The objection that proper textbooks do not exist

The fact that economics is being successfully taught by a large number of teachers is in itself a refutation of this objection. In chapter v will be found a discussion of several textbooks in actual use.

The objection that the curriculum is already overcrowded

Again, it is said that the curriculum is already overcrowded. Without doubt this has been one of the chief reasons for the comparatively slow progress of economics in gaining a place in the secondary school. This raises the question of the relative educational value of the different subjects, a question which cannot be discussed here at length. If economics has the importance which the writer has tried to set forth, there are few subjects which ought to be allowed to take precedence of it. It may be suggested that the time allotment of some subjects could be cut down and others could be made optional where they

SECONDARY SCHOOL

are now required. Many pupils, especially in the general courses, give a disproportionate amount of time to foreign language study for a well-rounded course. In many schools this study could be diminished with advantage. One foreign language is all that a pupil who is not fitting for a higher institution should study. Professor Manchester, of the Illinois State Normal School, would give one fourth of the time in a secondary-school course to language and literature, one fourth to science and mathematics, one fourth to history, civics, commercial geography, and economics, and the other fourth to electives. In the best commercial schools and courses, time is already found for economics as a required study. Economics is commonly and properly considered as belonging to the same group as history and civics. At the present time economics and civics are both treated as the poor relatives of the different blocks of history, whereas, by reason of their importance, they ought to be the most honored members of the group. The whole object of the teaching in this group of studies ought to be preparation for intelligent citizenship. History itself should be taught to show how the present has grown out of the past. It is the present that is important. Commissioner Snedden, in the

ECONOMICS IN THE

article already mentioned, questions whether history really functions socially. It certainly would be more likely to do so if taught with the conscious aim of citizenship and the course crowned by a thorough study of civics and economics. The writer, who has had about equal training in history and economics, but has taught chiefly history, believes a good course in either civics or economics of much greater practical social value than a course in any one of the historical fields commonly studied. He would not omit history, but he would unhesitatingly diminish its amount if that is the only way to get time for civics and economics. There are various ways of compressing the secondary-school history course into three years and at the same time covering practically the entire field. Where only a small amount of history is required for a diploma, there is really no difficulty about finding time for civics and economics, without interfering with the necessary history. In view of their importance, these two studies should together be given at least five hours per week for a year. As they both deal with citizenship and overlap in many places, they should be closely correlated and the best method of securing this correlation is to have them both taught by the same person, naturally

SECONDARY SCHOOL

the head of the department or the best teacher in the department. How the necessary time for civics and economics may be found will receive further discussion in the next chapter.

The proposed teaching of economics through some other subject or subjects

In this connection may properly be considered the proposal, favored in the Report of the Committee of Ten, that economics be taught through other subjects. They recommend that the essential facts of economics be taught in connection with history, civics, and commercial geography, and that no separate course in economics be given. When they come to particulars, however, it appears that the subject will really become a part of the course in American history. For example, the theory of value is to come with the study of the tariff; in connection with Jackson's administration, crises, banks, money, paper currency, and bimetallism are to be taken up. The topics thus enumerated in various historical connections include most of those which would be taken up in a secondary-school course. A trained teacher of economics could undoubtedly do the work in the way indicated if he were allowed to subordinate many things usually taught in history or

ECONOMICS IN THE

to have about twice the usual time allotment, but it is pretty sure that the trained economist would prefer to teach economics by itself and that the inexperienced teacher would get far inferior results to those which would be secured with the use of a good textbook. As Professor Manchester, of the Illinois State Normal School, shows, experience proves that when economics is left to be taught in this way it simply is not taught. It is safe to say that this proposal has never been carried out. Certainly no books have ever been written on this theory. The report of the Committee of Five of the American Political Science Association on the teaching of civics in the secondary school is significant in this connection. They take up the question of the teaching of civics, as is commonly done, in connection with American history and devote much space to its discussion, coming to the unanimous and emphatic conclusion that the subject should be taught as a separate study. If civics requires a separate course to secure adequate treatment (as is doubtless true), it seems evident that economics requires it more.

Closely akin to the proposal to teach economics through American history is the proposal advocated by Professor F. H. Dixon, set forth in an

SECONDARY SCHOOL

article in the *School Review* for January, 1898, to teach economics through industrial history. He claims that the use of a textbook on economics has proved a failure. The writer of this paper believes the evidence he has already given disproves this, for practically all of those who answered his *questionnaire* based their work upon a textbook. Professor Dixon says that a textbook of convenient size for high-school use can contain nothing but the barest statement of definitions and principles, and, unless life is infused into these principles by the teacher, the work is without result. He also thinks that the pupil fails to get a due idea of the development of the present form of economic society. Now, textbooks do contain a considerable amount of illustrative material and the good teacher will supply more. If the pupil has had good historical courses he knows that the present grows out of the past, and besides, he can understand the present working of most economic laws without reference to history. For instance, it is not at all necessary for a pupil to wade through a history of land tenure in order to understand the law of diminishing returns or the law of rent. Though Professor Dixon believes that the secondary-school pupil cannot learn economics with a textbook as a basis, he does not

ECONOMICS IN THE SCHOOL

hesitate to recommend a great deal of reading in a long list of books of which Gross's *Gild Merchant* and Fowle's *Poor Law* are samples. We may safely, it seems, dismiss the idea that a pupil can somehow come to a real understanding of economic principles by taking them up piecemeal in connection with industrial or other history when he is unable to grasp them if presented with a textbook on economics as a basis.

IV

PLACE OF ECONOMICS IN THE CURRICULUM AND ITS RELATION TO OTHER SUBJECTS

*Economics belongs among the "social studies"
with history and civics*

IN what has just been said, it has been taken for granted that economics belongs to the same group or department of studies with history and civics. The only other department which would have any claim on it would be the commercial department. But the aim of the commercial department is primarily vocational, while the aim of the department of history and social science should be primarily preparation for citizenship. Teachers of history and civics are, on the whole, more likely to be qualified to teach the subject than the teachers of commercial branches. They are, in fact, the only teachers in the secondary school who are specifically trained to think in terms of the social organism. The replies to the writer's *questionnaire* show that economics is taught by about twice as many teachers whose chief work is history and civics as by those whose work is prin-

ECONOMICS IN THE

cially in commercial subjects. The fact that economics is almost uniformly classified with history and civics in educational books and official documents renders extended argument on this matter superfluous. The existing committee of the National Education Association on the Articulation of High School and College, in subdividing its work established a committee on "social studies" which include civics, economics, and history. To the writer the expression "social studies" seems a very happy one. It will be fortunate if the nomenclature becomes general, for it will focus attention upon the true function of the department which has hitherto been called the history department. In the opening sentence of the preliminary report upon "Social Studies" made at the meeting of 1913 are these significant words, "It is probable that the high-school teachers of the social studies have the best opportunity ever offered to any social group to improve the citizenship of the land."

Economics, with civics, should be a required subject

If our reasoning up to this point has been sound, it follows that civics and economics should be required subjects for all pupils who are not

SECONDARY SCHOOL

definitely fitting for higher institutions of learning, where they will have opportunity later to pursue the subject. To require these studies is in accord with the best modern educational theory which favors the teaching, not of those subjects which are supposed to train the faculties, but of those subjects with which the mature mind will have to deal. At present, few schools require economics. There are more which require civics. Of the schools replying to the writer's *questionnaire*, about one third require the subject in the commercial course. About one eighth require it in one or more courses aside from the commercial course. In Quincy (Illinois), Arvada (Colorado), and the Central Manual Training School of Philadelphia, it is required of all pupils. At Dean Academy, Franklin, Massachusetts, all pupils, except the college preparatory, are required to take the same subjects in the senior year, about two fifths of the time being given to civics, and three fifths to economics. The two subjects constitute a single course under the same teacher. This is the ideal arrangement unless even more time can be given to these very important subjects.

ECONOMICS IN THE

Girls should not be excused from studying economics

In this connection, the question might be raised whether the "citizenship course" should be required of girls as well as boys. It was the experience of Professor Clow, in his classes of normal-school pupils, that the young women did not do as good work as the young men. The number of young women who failed to pass was, however, only 4.7 per cent, while 2.6 per cent of the young men failed. The great majority of the young women had creditable records. Most girls in the last years of their secondary-school course are certainly capable of profiting by the study of economics. In the States where women possess the same voting privileges with men there would seem to be no foundation whatever for making any distinction. Though not an advocate of woman suffrage, the writer would favor requiring economics and civics of girls as well as boys in all States. The influence of women in public affairs is constantly increasing and woman suffrage may be extended to other States. At any rate, it is important that woman's influence, whether great or small, should be based upon knowledge rather than upon ignorant sentiment. The broadening influence of economics is especially valuable for

SECONDARY SCHOOL

girls, as it takes them into a field in which they would otherwise probably not become interested. Women as a class are brought into contact less with the world than men and therefore have even more need to study economics. Women, too, have a great influence in the very important matter of expenditure. The training of American women in the wise and harmonious expenditure of money would be of incalculable benefit to our nation. The charitable work of the community tends to fall largely into the hands of women and without the power to think clearly on social subjects they are likely to do more harm than good in many cases by so-called charitable work.

Economics should be studied in the last year of the course

It is desirable that the subject of economics be approached with considerable maturity of mind. There is no danger that the secondary-school pupil will have passed the plastic stage. It is, therefore, advisable to give him economics in the last year of his course. In seventy-three per cent of the schools of which the writer has information, the study comes in the fourth year; in fourteen per cent, in the third year; and in eleven per cent, in either the third or fourth year. It is evi-

ECONOMICS IN THE

dent that the overwhelming opinion favors the fourth year.

The minimum length of the course

The available statistics show that by far the commonest time allotment is a daily recitation for one half-year. Some schools give three periods for a year and a few still more. It seems to the writer that the minimum time allotment should be five periods per week for a half-year. One semester is a short time allotment in comparison to the importance of the subject. When we compare a half-year with the year usually given to such subjects as algebra and geometry and three or four years given to a language, which will, in the case of three fourths of the pupils who study it, have no point of contact with their life after they leave school, this is self-evident. Twice the time would produce more than twice the results, but one semester is certainly worth having. Where a year can be given to the subject civics should come in the third year or run parallel with economics in the fourth.

The relation of economics to civics

Our previous discussion has brought out the fact that the writer considers civics as next in

SECONDARY SCHOOL

importance to economics in the formation of intelligence on public questions. Civics and economics may well form one unit, that is, a five-hour course for a year. For this arrangement we have the distinguished support of the Committee on "Social Studies" of the National Education Association to which reference has already been made, who give this unit the title "Economics and Civic Theory and Practice."

The relation of economics to history

What shall we do, then, with the four famous blocks of history of the Committee of Seven of the American Historical Association? There is one very simple solution, namely, to teach only three of the blocks and use the place of the other for civics and economics. Ancient history might come the first year, mediæval and modern, the second year, and American history the third year. In this case the English part of the European history should be emphasized. Another way is to do as above except that the second-year course might consist of English history with a setting of the most important parts of Continental history. The way the writer would personally advocate is to divide European history into two parts, the first to cover both ancient and mediæval

ECONOMICS IN THE

history and the second to cover modern history, each part to have one year. In this way recent European history receives due emphasis. The last two years of the course are then left for American history and a course in civics and economics. Textbooks intended to cover European history in two years are already appearing. The Committee of Five of the American Historical Association significantly say, "We are . . . not ready to assert that the course of the world's history can in no case be covered intelligently and effectively in three years." Another way is to offer all of the four blocks of history as electives, simply prescribing that a minimum amount of history be required. If a pupil has time for it, the author sees no objection, but on the contrary great advantage, in a pupil's pursuing United States history at the same time that he is taking civics and economics.

The Committee of Seven and the Committee of Five of the American Historical Association may be justly criticized for giving no attention to the need of finding a place for economics in connection with history and civics. The Committee of the National Education Association on Social Studies have not made this mistake. They have proposed the following five units: (1) Community

SECONDARY SCHOOL

civics and survey of vocations; (2) European history to 1600 or 1700; (3) European history to the present time (including contemporary civilization;) (4) United States history since 1760 (including current events); (5) economics and civic theory and practice. They contemplate a scheme for reducing the history to two units, where necessary, but how this is to be done is an open question. Without indorsing all the details, the writer feels that this committee's ideas as to the function of the social studies and the content of the course are essentially sound.

In the teaching of history the economic and civic phases should be emphasized. History furnishes many illustrations of economics laws. For example, the Black Death can be used to teach the pupil about wages and the *assignats* of the French Revolution to teach him about inflation. It is well that the pupil should receive considerable incidental teaching in economics before he takes up its systematic study. The teacher ought always to have the conscious aim of fitting for citizenship and in particular of preparing the pupil for the systematic study of civics and economics. Every course in history, and American history in particular, can be made to minister to these ends.

ECONOMICS IN THE

The relation of economics to subjects other than those already discussed

In general, there is little attempt to correlate other subjects with economics. In commercial schools and the commercial departments of large schools, it is usually preceded by commercial geography, commercial law, and often by commercial or industrial history. The usual content of commercial geography is probably the best of all preparations for the study of economics. If the pupil knows the principal facts of commerce and industry, of climate and the geographical factors affecting production, and of agriculture, manufacturing, and transportation, he has a decided advantage over a pupil who has not had such a course.

Certain parts of commercial law are of great value as a preparation for the profitable study of economics. Commercial and industrial history also furnish an excellent apperceptive basis for economics. In all these subjects there should be a definite effort to prepare the pupil for the later study of economics. Bookkeeping is a decided help in understanding certain phases of the subject of corporations. In the New York High School of Commerce the study of mathematics

SECONDARY SCHOOL

is definitely correlated with economics through the instruction on graphs.

The same school has a required two-period course for the first half-year in local industries. It is designed to be of immediate value to the boys who must leave school early in the course to go to work and to be a preparation for the later course in economics. It is so managed as to give not only much descriptive economics, but to bring out a number of important economic principles. A detailed description of this course is given by A. L. Pugh in the *History Teacher's Magazine* for December, 1909.

Economics and closely related subjects in the commercial course

So far we have not specifically discussed the commercial course. In actual practice it is in this course that economics is most frequently found. Here also we find the best preparation in the earlier years for the study of economics in later years. In the curriculum for High Schools of Commerce recommended by the Committee of Nine, Department of Business Education of the National Education Association, we find the following arrangement of studies which have close relations with economics: —

ECONOMICS IN THE

	FIRST HALF	SECOND HALF
First year		General history to 800 A.D., 5 periods.
Second year	Commercial products or local history and industry, 5 periods.	Commercial geography, 5 periods. English and European history, 5 periods.
Third year	United States history, 5 periods.	Economics, 4 periods. Commercial law, 4 periods.
Fourth year	History of commerce, 5 periods.	Civil government, 5 periods.

This is an excellent arrangement of studies, which provides an unusually fine training for intelligent citizenship. It would be better if the history of commerce had the place of economics (including the time allotment), civics the place of history of commerce, and economics the place of civics. The makers of actual commercial courses have usually put economics in the fourth year. This is where the study comes in the courses of such schools as the Boston High School of Commerce, the Los Angeles Polytechnic High

SECONDARY SCHOOL

School, and the New York High School of Commerce.

The proper content of a secondary-school course in economics

A very important question is what should be the content of a secondary-school course in economics. This depends primarily on two factors, the time allotment and the purpose of the course. The purpose of the course is to make the pupil interested in and intelligent about the economic questions which will confront him after leaving school. The thing to be striven for is ability to *observe* economic phenomena and to *think* accurately about economic questions, to appreciate valid arguments which he will read, or hear, and to detect invalid arguments. The quality of the work is of greater importance than the ground covered. The North Dakota *Manual for High Schools* well says, "The larger part of the time should be devoted to a mastery of underlying principles which are now accepted as axiomatic. . . . The greater portion of the work on the course should be put on: Consumption of wealth, production of wealth, definition, factors; exchange, money, banking and credit, international trade, tariff; distribution, interest, rent, profit, wages;

ECONOMICS IN THE SCHOOL

review of elementary concepts, wealth, capital, value, utility; and study of economic problems, public finance, socialism." The New York syllabus goes into great detail. It errs, in the opinion of the writer, in being too extensive for a time allotment of two periods per week for a year. It contains a good deal of material about New York State which would be better omitted in a short course. It brings in such problems as socialism, government control of industry, transportation, taxation, etc., under some one of its three main divisions: consumption, production, and distribution. It would seem better to take the fundamentals first and then give such time as is available to the study of special problems. It is, however, a careful and logical piece of work which will repay study by any teacher of economics. Chapter VII of this monograph contains a detailed discussion of the question of the proper content of the secondary-school course in economics.

V

METHODS OF TEACHING ECONOMICS

The work should be based upon a good textbook

WHERE economics is given as a separate subject the use of a textbook as the basis of the work appears to be well-nigh universal. But the textbook in economics must not be expected to teach the subject by itself any more than a text in physics or geometry would be expected to do so. Some of the textbooks contain a preliminary survey of economic history, but none of them make any particular use of this material in the later parts of the book. There is some value, perhaps, in this, but, if the time is short, the writer would advise entering at once upon economics proper. The best textbook available should be selected and all work should center around that one book. The definitions in economics are very important and should be very carefully explained. The teacher should take great pains to see that the pupils fully grasp the principal economic concepts. Socialism, monopolies, and trusts cannot

ECONOMICS IN THE

be discussed intelligently unless we know the ideas for which they stand. One cannot follow the argument for or against the single tax unless he has thoroughly grasped the concept of rent. Every definition and law must be abundantly illustrated from actual life, and the more familiar and simple the life, the better. Illustrations furnished by the pupils and from the life with which they are familiar should be sought. For instance, the law of normal value can be made plain by reference to the articles which members of the class are in the habit of buying. The pupil must be constantly made to realize that the subject has to do with the actual life of men. When an abstract principle is stated it should always be illustrated by something within the knowledge of the pupils in the class. In the words of Professor Clow, "If John cannot grasp the proposition that a change in prices causes an inverse change in demand, he will see the point quickly when asked what effect the rise and fall in the price of books, clothing, or railroad travel would have in his demand for them."

The recitation in economics

The recitation in economics should conform to what is generally recognized as good practice

SECONDARY SCHOOL

in other subjects.¹ A few suggestions may, however, properly be made. If there was written work at the preceding recitation it may be briefly criticized. Examples of good work and of poor work may be read, excellences and faults being indicated. The writer would advise brief written exercises at frequent intervals. The fact that a pupil may have a written exercise at any time is a great help in securing careful preparation. Writing leads to accuracy and precision of thought. Definitions, economic laws, and answers to economic problems are excellent things to have written. Sometimes the question or questions should be on the lesson of the preceding day and sometimes on the new lesson, or sometimes on both. While writing is very valuable it should not occupy a very large part of any ordinary recitation period. Five minutes will usually suffice for such written work as the writer has in mind. The class should always be quizzed orally to discover gaps in knowledge and fill them in. There should be great freedom for pupils to ask questions. Discussion, not too prolonged, and germane to the subject, should be encouraged. The Socratic method is well adapted to economics, but the

¹ See the *Recitation*, by G. H. Betts (Riverside Educational Monographs).

ECONOMICS IN THE

teacher must exercise vigilance to prevent the waste of time. The pupil should be encouraged to challenge the opinion of the author and the teacher, provided he does it intelligently. Pupils get great pleasure from the discovery of the errors of others. The assignment of the next lesson should be done with deliberation. In making it, the teacher should point out the difficulties to be encountered and give sufficient help so that the pupil can surmount them. He should prepare himself as carefully to make the assignment of the next lesson as to conduct the recitation on the lesson of the day and should be sure to reserve adequate time for this important task.

How to fix concepts and principles in the mind

A great danger in economics is that the student will readily assent to the statement of principles, which in many cases seem self-evident, but will not apply the principles in his own thinking. He is also likely to fail to use the concepts which he has acquired. Problems and more problems is the remedy for this fault. Every problem should be strictly relevant to the matter in hand, should, as a general rule, sharply isolate the point to be made, but should not be too simple. A problem may have more than one possible answer because

SECONDARY SCHOOL

it may be that good authorities differ. Or it may have different answers according to different conditions. For example, the question might be asked, "What is the incidence of a tax on dwelling-houses?" Under normal circumstances the answer would be that the tax falls upon the tenant, but this would not necessarily be true in a community which is diminishing in numbers. Economic laws of the greatest significance and true in general, or in the long run, often do not work out in some exceptional case. This does not disprove their general validity, but the pupil should learn that there are exceptions to many economic laws. There is sometimes a chance to use arithmetical problems which will illustrate such topics as the law of rent or monopoly price. There may well be a few problems to illustrate the complexity of real life. Several of the short textbooks on economics contain questions and problems, some of which are very good. A book called *Outlines of Economics developed in a Series of Problems by Members of the Department of Political Economy of the University of Chicago* contains many problems which are not beyond the ability of the secondary-school pupil and deserves high commendation.

The following are examples of good problems:—

ECONOMICS IN THE

1. Is a share of stock in the Cunard Steamship Company wealth from the standpoint of economics?
2. A newspaper reports that King Haakon of Norway made this statement, "I could black my own boots if I wished to. I have done it and therefore know how, but if I did, what would become of the people who make their living by blacking boots?" What does the economist say about this?
3. Is a railroad an instrument of production, of exchange, or of distribution, in the economic sense?
4. Why does any farmer cultivate more than one acre at any one time?

(University of Chicago Outlines.)

5. If the supply of all commodities were suddenly doubled, would any change in their relative values ensue?
6. We pay one hundred and ten million dollars per annum for the carrying of products between this and foreign countries. Think of it! One hundred and ten million dollars in gold coin has gone out of the commerce of this country into the commerce of other countries. Can New York stand this? (Speech of James G. Blaine in 1881.)
 - (a) Is it likely that we lost one hundred and ten million dollars in gold from our circulation because we hired foreigners to carry our goods?
 - (b) Is it likely that we even temporarily parted with that much gold on that account?
 - (c) Is it likely that as a nation we should have

SECONDARY SCHOOL

been that much richer if we had done this carrying of products for ourselves?

(University of Michigan.)

7. A Boston daily paper, July 21, 1913, contained the following squib, anent the salary of Secretary of State Bryan: "Still, \$12,000 a year is \$12,000 and not \$6,000, as it would have been if the country had gone on the silver basis in '96." What erroneous impression might this convey?
8. Examine the opinion of Locke that an increased supply of gold tends to lower the rate of interest.
9. What would be the effect on real wages of a great increase in the ability of those who are managing industries of all kinds?
10. When is a tax on carriages and horses a direct and when an indirect tax?

Reviews and examinations

Whenever in the progress of the course a matter arises that requires knowledge of something which has been previously studied, there should be questions to make sure that the pupils possess the necessary background. Whenever any large topic is finished, there should be a lesson upon the entire topic. There should also be a general review at the end of the course in order that the pupil may get a comprehensive view of the entire subject. To a large extent problems should be used in conducting this review. They will tend

ECONOMICS IN THE

to bring out sharply the important concepts and principles. They will also be more interesting than a mere repetition of the ground previously covered. In planning the course the teacher should allow at least one tenth of the time to be used at the end for purposes of general review and examination. The final examination should require the pupil to apply the knowledge which he has acquired. Great care should be taken not to have the examinations too long. There should be time enough to allow all who have really mastered the subject to think out their answers carefully. No pupil should be regarded as having done first-class work who cannot write an excellent paper at the end of the course. It is not recommended, however, that failure to pass the final examination should in itself deprive the pupil of the credit for his course.

The following are examples of the sort of questions which pupils should be able to answer at the close of the course in economics:—

1. Mention a business undertaking that is based upon the creation of (*a*) time value, (*b*) place value, (*c*) form value. Explain in each case how value is created. (New York State Educational Department.)
2. How is the value of any natural agent meas-

SECONDARY SCHOOL

ured? (State High School Board of North Dakota.)

3. The various amounts invested on four different grades of land yield returns as follows: —

	\$5	\$10	\$15	\$20
Grade A	40 bu.	70 bu.	90 bu.	100 bu.
Grade B	30	50	60	
Grade C	20	30		
Grade D	10			

If the price of the product is \$.50 a bushel, what will be the rental value of each grade of land? Explain fully the theory underlying each step in your calculation. (Dartmouth College.)

4. What is the relation between the market price of a commodity and its cost of production (1) under conditions of competition; (2) under conditions of monopoly? (Harvard University, entrance examination.)
5. State and explain the probable effects of each of four of the following on the cost of living: (a) tendency of population toward cities, (b) increase of schooling, (c) increased production of gold, (d) multiplication of banks and credit exchanges, (e) use of farm machinery, (f) increase of transportation facilities. (New York State Education Department.)
6. Explain four of the following: bimetallism; sterling exchange; central reserve city; clearing house; depreciated paper money. (Harvard University, entrance examination.)
7. Show that in most cases improvements in meth-

ECONOMICS IN THE

- ods of production improve the lot of the laborer and increase employment. Illustrate with some article, as pins or typewriters. (New York State Education Department.)
8. Define labor union, justify the existence of such an organization and point out *two* abuses into which it sometimes falls. (New York State Education Department.)
 9. Why is it that capital commands interest when people save for a rainy day without any thought of interest? (High School of Commerce, New York.)
 10. What constitutes just taxation? What taxes are being substituted for general property taxes? (State High School Board of North Dakota.)
 11. Tell what you know of the Sherman anti-trust law and give some account of its operation, noting *two* cases. (New York State Education Department.)
 12. What effect would socialism, if successful, have on production, distribution, exchange, consumption? (State High School Board of North Dakota.)
 13. Define natural monopoly. Show the advantages and the disadvantages resulting from government ownership of natural monopolies. (New York State Education Department.)
 14. Define and explain, with some detail: bank reserves, capital, division of labor, Gresham's Law, Malthus's Law, marginal utility, normal value, price and tax.

SECONDARY SCHOOL

The notebook

The pupil should keep a notebook, chiefly for the purpose of recording supplementary material given by the teacher. The amount of material of this kind will naturally be rather limited in a short course. It will consist largely of such facts as are necessary to bring a subject up to date. For example, if a class were studying the chapter on monopolies in Bullock's *Elements of Economics*, where there is a brief historical sketch of the question in the United States, it would clearly be the business of the teacher to give the class essential facts in reference to the recent decisions of the United States Supreme Court in the Oil and Tobacco cases. A number of good teachers have the pupils make an outline of the text as they proceed. The notebook would naturally contain directions for work given by the teacher; outlines of collateral reading, and other material. The notebook should never be an end in itself. It must always be remembered that it is a means only.

Essays

During his course, each pupil should write at least one carefully prepared essay. If this is based

ECONOMICS IN THE

on reading, there should be a bibliography with accurate citations and a carefully prepared outline. This essay may be on some economic question or may be descriptive of some industry personally investigated from the economic standpoint by the pupil. The latter is to be strongly recommended. Ely and Wicker's *Elementary Principles of Economics* contains an excellent list of subjects. The industries and natural resources of the locality will suggest many subjects to the thoughtful teacher. The pupil himself will often suggest a subject which the teacher will be glad to approve. The following are typical examples of good subjects: (1) Our National Ash Heap; (2) How our City is Fed; (3) Child Labor; (4) Postal Savings Banks.

The use of newspaper clippings

The writer of this monograph has made a good deal of use of short newspaper clippings, which are kept in a book separate from the notebook. The clippings must be upon an economic topic. The selection of the articles is in itself an exercise in discriminating between what is economic and what is not. This part of the work is not started until the class has been studying the subject several weeks. The pupil is required to write a

SECONDARY SCHOOL

brief comment on each clipping. The comment may consist of an explanation of an economic term which appears in the article. For example, the term "preferred stock" furnishes a starting-point for a brief statement about the organization of a corporation. The comment may consist of the explanation of an economic phenomenon like the price of sterling exchange on a certain day. It may consist of the reasons for approving or disapproving some legislative project of an economic nature. Especially to be encouraged are comments which point out economic fallacies which appear in print. This is hard for a pupil to do, though such fallacies are not infrequent even in the editorial columns of metropolitan journals.

Other collateral reading

A large part of the schools report the use of collateral reading of some kind. Some schools use several textbooks, having the pupils pursue the topical method of study. To the writer of this study, it seems far better for the pupil to begin by mastering one book, but other texts may profitably be used to obtain information which does not happen to be contained in the regular textbook. Much better for collateral study than other books, covering essentially the same ground as

ECONOMICS IN THE

the text, is illustrative material like bank reports, political platforms, messages of the President, the Governor, and the Mayor (if the pupil lives in a city). The writer has used presidential and gubernatorial messages in some of his classes with much satisfaction. The lesson for a certain day consisted of selecting the economic proposals contained in not too large a part of the message and a free discussion of these proposals. Pupils were held responsible for the principal points brought out in these discussions. Magazine articles dealing with current economic problems may be assigned to individual pupils for reading and report. Some schools require the review of an entire book of considerable size. Other schools have a report on current economic topics at stated intervals. Outside readings which illustrate or prove economic principles are of particular value. Several books designed for collateral reading for college classes have been prepared. These contain selections from the writings of economists both past and present, accounts of economic occurrences, selections from the reports of various commissions and government departments, and extracts from important laws having an economic bearing. Parts of these can be profitably used by secondary-school pupils. All of these uses

SECONDARY SCHOOL

of material outside the text are good if rightly used. The essential thing to be obtained, however, is not the mere reading by the pupil of certain material, but some sort of reaction by him on the material. If, for instance, current topics are used, the pupil reporting should be required to show the significance of what is reported. It is desirable that the school library be well supplied with material for collateral reading. Some of this should be used chiefly by the teacher and the results of his reading interpreted to the pupils. Other parts, which should be carefully selected by the teacher, should be used by the pupils. Teachers can gain much help in their teaching by becoming familiar with the methods of presentation used in other elementary texts than those in the hands of the class. In another part of this monograph will be found a suggestive list of books, and other material for supplementary uses. The writer is convinced, however, that there is no better kind of supplementary work than such use of short newspaper clippings as has been already described.

The use of graphs and charts

A number of schools have pupils make graphs and prepare statistical charts. Where there is

ECONOMICS IN THE

time enough, this is an excellent thing to do. Some textbooks, especially Laughlin's *Elements of Political Economy*, contain charts and graphic illustrations of economic facts and principles which are distinctly helpful. In some cases it is possible by means of a single diagram to make intelligible at a glance what would otherwise require a more or less elaborate explanation. The teacher may very properly draw figures on the board for pupils to copy in their notebooks. But only those which are really significant and which the pupils are expected to be able to reproduce should be given.

Debates on economic subjects

Debates on those questions where there are two fairly balanced sides are excellent. There may be some debates in class, but it is better still if the work in economics can be closely connected with the work of a regularly organized debating society. The teacher should guide the preparation of the debate and should always point out after the debate any economic fallacies which have appeared in the discussion.

The bulletin board

Another device which is largely used is the bulletin board. On this are posted significant

SECONDARY SCHOOL

current articles from the newspapers, the price of silver, cotton, and other staples, the quotations for sterling exchange, the current rate of interest, bank clearings, etc.

Observation of economic institutions

Visits to institutions of economic interest such as business establishments, stock exchanges, immigrant stations, etc., are used in several schools. A visit to a public market is an excellent thing when price is being studied. The physical difficulty of managing them and their time-consuming nature are hindrances to this sort of work. It is well to do as much of it as circumstances permit. Sometimes a whole class will make the visit and sometimes a pupil alone who is investigating a particular topic. In either case, the teacher should point out what to look for. Without guidance investigation of this sort will prove of little value.

Information obtained from individuals

Another help which is sometimes used is talks by persons qualified to speak on some economic problem. This is an excellent way to arouse interest. Pupils should be encouraged to attend lectures and hear speeches in which economic

ECONOMICS IN THE

topics are to be discussed and to have private interviews with capitalists, laborers, labor-union leaders, and public officials. A danger to be guarded against is that such talks will not get at the vital points. Certain fundamentals may be so familiar to the business man that he takes for granted that the pupil knows the very thing he does not know and needs to be told.

Economics and vocational guidance

An interesting and excellent combination is reported from Saginaw, Michigan. This is the association of economics with vocational guidance. In the Boston High School of Commerce the head of the department of economics is director of the employment bureau. A good course in economics might be of much value to young men and women by assisting in the choice of a vocation. It is very certain that a knowledge of economics is a necessity for the best work in vocational guidance. The increased prominence which vocational guidance is rightly obtaining ought to help to a wider knowledge of economics among teachers, and to a more extensive study of the subject in secondary schools.

SECONDARY SCHOOL

The danger of trying to do too much

It must not be thought, because the writer has enumerated and discussed so many ways of doing work outside the regular routine of text-book recitation, that he is oblivious of the limitations of time and strength which must affect both pupil and teacher. The wise teacher will select those methods which seem best adapted to the conditions in which he finds himself, which include the time allotment, the size of the class, the ability and preparation of the pupils, and the other work which the teacher has to do. Where only one semester is allowed to do the work, the teacher must take care that too many things, each good in itself, are not attempted, for there is danger that the main purpose of the course may fail to be attained.

The sort of textbook needed

The question of textbooks has been left for consideration at the end of this chapter in order that it might be discussed in the light of what has previously been said. The secondary-school text in economics should treat the fundamentals of the subject as already set forth in not over ninety

ECONOMICS IN THE

thousand words, so that it can be covered in one semester and some time remain for collateral work. Besides the more fundamental parts, the same book might well contain chapters on the leading economic questions of the day for the use of those classes which have time for them. Material of a less important or more difficult character than the fundamental parts should be printed in different type and so arranged that it may be omitted by classes whose time is limited. In other words, the book should be so made up that it can be conveniently used for courses of somewhat differing lengths. The language should be simple and clear. Every technical word should be clearly defined. The sections should be numbered and each one should have a well-worded heading printed in heavy type. Definitions, economic laws, and important words and phrases should be printed in italics or otherwise made prominent. The principles set forth should be carefully explained and abundantly illustrated. Numbering and lettering should be freely used to bring out the relation of one part of the text to another. This is a decided help to the pupil toward grasping the subject. At the end of each chapter there should be a good set of questions and economic problems such as have been described. All these

SECONDARY SCHOOL

excellences have appeared in different texts, but have been only partly combined in any one book.

Some of the books which are in use

Several textbooks of considerable merit have been written on elementary economics, but we will simply notice briefly the five books which now practically occupy the field. The replies to the writer's *questionnaire* indicate that the following books were the only ones which were used to any considerable extent: Ely and Wicker's *Elementary Principles of Economics*, Bullock's *Elements of Economics*, Bullock's *Introduction to the Study of Economics*, and Laughlin's *Elements of Political Economy*. The last, which is the oldest of the above-mentioned texts, and is somewhat old-fashioned, is now the least used. It has exercises at the end of each chapter, many of which are excellent. The book is somewhat too voluminous for a half-year course in the subject, but is so arranged that Part I makes a complete course by itself. Professor Bullock is an excellent economist and the general soundness of his presentation of the subject doubtless accounts for the wide use of his two books. The *Elements* is not, however, well arranged for teaching purposes, and the author has not succeeded very well in making its

ECONOMICS IN THE

language suitable to the secondary-school pupil. Some of the descriptive and historical material could be abbreviated without serious loss. The *Introduction* is an excellent college book, but was never intended for the secondary school. Burch and Nearing's *Elements of Economics* is a new book issued in 1912. It has already met with a good deal of favor. Dr. Burch, one of the authors, is a secondary-school teacher in Philadelphia. The book is of reasonable compass, and its language is usually clear. It seems to the writer to have too much purely descriptive material and to omit some topics which ought to be treated even in an elementary book. It also appears not to represent so well as Bullock's *Elements*, and Ely and Wicker, the general consensus of economic thought. The Ely and Wicker has many excellent features. It is of reasonable compass, impartial, logically arranged, and on the whole easily understood. Its make-up is such as to assist the pupil in studying it. Important words, phrases, and sentences are italicized. It has a summary and questions at the end of each chapter. Some of the material is printed in smaller type than the rest to indicate its lesser importance. The chapters on economic history add little to the real value of the book, but

SECONDARY SCHOOL

they may easily be omitted in a short course. The secondary-school teacher of economics ought to possess a copy of each of the above-mentioned books. They all contain valuable suggestions for him. It would certainly be desirable also that several copies of each should be available for the use of pupils.

Our conclusion with reference to textbooks

In chapter III reference was made to the objection that there are not suitable textbooks in economics for the secondary school. No one of the books which we have just discussed seems to the writer exactly ideal, but each has its peculiar excellences and good work is being done with every one of them. There are innumerable books in constant use on other subjects which are certainly no better adapted to their purpose. When due allowance for faults has been made, we still conclude that the objection to the study of economics in the secondary school based on the want of suitable textbooks is untenable.

A textbook for the inductive method

It seems proper before leaving the subject of textbooks to speak of Professor H. W. Thurston's *Economics and Industrial History for Secondary*

ECONOMICS IN THE

Schools, which differs widely in its plan from other texts. It is intended as a guide to the inductive study of the subject. The pupil begins by making a list of all the occupations by which people of his acquaintance make a living. Next he divides these occupations into classes. In the textbook similar work continues through twenty lessons, having twenty-nine pages of questions and directions as a guide; then follow one hundred and forty-four pages of economic history; and last of all, eighty-seven pages given to an elementary discussion of the fundamental economic principles. Even in the last part, the treatment of the subject is very largely by questions, to which the pupils are to find the answers. This book appears to exaggerate a good feature of economic teaching, namely, observation of economic phenomena. This should be used to a considerable extent, — *to as large an extent as time permits*, — but the pupil cannot “make his own economics” any more than he could make his own physics. Moreover, it must be remembered that experiment by the pupil is impossible in economics. It is true that there is a kind of experimentation in economics furnished by history and by legislation, and that economic hypotheses like other scientific hypotheses must be verified, but the pupil

SECONDARY SCHOOL

cannot do this in the laboratory even to the limited extent to which he can do it in the physical sciences. The verification of economic laws usually requires very wide observation both as to time and as to space. Some of the simplest economic principles, which are now regarded as axiomatic, were not understood by such a great man as Turgot, though he was a diligent student of economic science. In economics the principles are often simple, while the facts are very complicated; for example, Gresham's Law and the fact that international trade is essentially the exchange of commodities. Then, there is danger of wasting time on the "investigation" of things the pupils already know. The aggregate experience of a class will be found to be large and it can constantly be drawn upon as needed. However, Professor Thurston's book contains much that can be profitably used by a teacher of economics. Many of its questions are very good.

VI

THE CONTENT OF THE COURSE IN ECONOMICS

A suggestive outline

THE outline which is here given is for a course in economics for five periods per week for one semester. It is believed that well prepared fourth-year pupils can cover it all and that there will still remain some time for the introduction of work of the teacher's own selection and for a proper final review and examination. Doubtless many teachers will find that there are omissions of things they would deem more important than some things which are included. The outline is intended to be suggestive to the teacher who has to plan a course. Such a teacher will naturally modify it somewhat to suit his own views and to meet his own problems.

OUTLINE

PART I

I. INTRODUCTION.

Economics defined: its nature as a social study simply explained; its content briefly indicated; the nature of economic laws elucidated.

ECONOMICS IN THE SCHOOL

II. CONSUMPTION.

- A. Human wants: the diversification of wants: the creation of new wants and its relation to business.
- B. Utility and goods: definitions of utility and kinds of utility; goods defined; things which are legal property but not economic goods, e.g., a certificate of stock in a corporation; the law of diminishing utility; marginal utility; relation of marginal utility to cost.
- C. Demand: definition; the laws of demand; the function of advertising; Engel's Law.
- D. Wise and unwise consumption; final and productive consumption of goods; harmonious expenditure of resources; saving; luxurious expenditure; injurious expenditure; consideration of family budgets; coöperative consumption.

III. PRODUCTION.

- A. Definition, explanation and illustration; the four factors of production, nature, labor, capital and management.
- B. Nature: the word land as an economic term; the law of diminishing returns; causes which set back the point of diminishing returns, such as improved machines, methods and varieties of animals and plants; the filling up of our territory as an element in the increased cost of living.
- C. Labor: definition, explanation, and illustration; conditions on which efficiency depends; the relation of scientific management to the efficiency of labor; relation of population to land; the Malthusian theory and present conditions; immigration; division of occupations with illustrations;

ECONOMICS IN THE

division of labor, with illustrations; advantages and disadvantages of the division of labor.

- D. Capital: definition and illustration by concrete forms; distinction between capital and non-capital goods; distinction between capital and personal qualities; circulating and fixed capital with concrete illustrations; the creation of capital; free and specialized capital, with concrete illustrations; how capital funds are converted into capital goods; necessity for constant replacement; advantages and disadvantages of large and small scale production respectively; the point beyond which large scale production ceases to have superior advantages.

E. Business management:

1. The nature of the *entrepreneur* function explained and illustrated.
2. Forms of business management:
 - a. The single *entrepreneur*, who takes the personal responsibility and risk of coördinating the three other factors.
 - b. The partnership where the *entrepreneur* function is shared; its advantages and disadvantages.
 - c. The corporation, where the *entrepreneur* function is diffused and delegated; capital stock, common and preferred stock; watered stock and overcapitalization; real nature of corporation bonds as representing part of the capital invested; proper proportion between stock and bonds; holding companies.
 - d. Coöperative business where the laborers are partners or stockholders.

SECONDARY SCHOOL

e. Government industry, where the whole people are, as it were, stockholders in a corporation; kinds of business commonly so conducted in our own and other countries.

3. The great importance to society of good business management.

IV. EXCHANGE.

A. Definition, explanation, and illustration; the advantages of exchange.

B. Value: definition and illustrations of value; demand and supply; the law of value under conditions of free and fair competition; market value; normal value and the law of normal value; influences modifying the working of the law, like large fixed capitals and by-products; different costs of different portions of the supply; importance of marginal cost; the law of monopoly value; natural and legal limitations on the power of monopolies to fix prices.

C. Money:

1. Definition of money; the functions of money; qualities desirable in the money material; coinage, seignorage, and legal tender.

2. The value of money: how measured; cost of production and value of money; the effect of credit on the value of money (with such explanation of the different forms of credit as is necessary); rapidity of circulation and the value of money; the law of value as applied to money; Gresham's Law; the evils of a falling and of a rising value of money, contractions and inflation; proposed remedies for these evils; the recent fall in the value of

ECONOMICS IN THE

money, its cause and how far it explains the increased cost of living.

3. Paper money: the fiat theory; advantages of paper money; paper money and Gresham's Law; the great dangers of paper money; historical examples.
 4. Bimetallism: the bimetallic theory; international bimetallism; the Latin Union; international conferences; the demonetization of silver by the leading nations; the silver question in the United States.
 5. The existing monetary laws of the United States; the good and bad in them.
 6. The advantages and practicability of an international monetary unit.
- D. Banks and banking:
1. Banking institutions as the instrumentalities of credit; deposits; discounts; reserves; the clearing-house.
 2. Bank-notes; the profit in their issue; their value in giving elasticity to the currency under proper legislation such as, for instance, the Canadian banking law.
 3. The national banks and the laws of the United States on banking; excellences and defects of our system.
 4. Banking institutions which operate under state laws.
 5. The banking laws of the pupil's own State; their excellences and defects.
- E. International trade:
1. Advantages the same as of domestic trade; governed by the same principles.
 2. The nature of international trade: proof that

SECONDARY SCHOOL

it is barter; the automatic movement of money; how much money a country needs; bills of exchange and the rate of exchange; the balance of trade and the fallacy in the expressions "favorable" and "unfavorable" balance; the invisible elements in the international trade balance.

3. Restrictions on international trade: export and import duties; the wisdom or unwisdom of forbidding the former, as the United States Constitution does; import or customs duties; specific and *ad valorem* duties; tariff for revenue and tariff for protection; the general effect of a protective tariff to divert capital and labor from other industries into industries favored by law; industries which cannot be protected; the burden of protection; the tariff and the general rate of wages; protection and monopoly; how tariff laws are actually framed; economic and political arguments for a protective tariff; the present tariff law of the United States with brief review of recent tariff history.

V. DISTRIBUTION.

- A. Definition and illustration: annual product and annual income limited by natural resources, labor power and capital; bearing of this fact on "living wage"; real and money incomes; the four kinds of income.
- B. Rent: meaning of term as used by economists; distinction between rent and interest; differences in land in regard to quality and location; the general law of rent; application to agricultural mining, forest, and urban land; relation of rent

ECONOMICS IN THE

to the value of the land; relation of rent to the value of the product; rent and the law of diminishing returns; the unearned increment and rent as an unearned income.

C. Wages and the labor question.

1. Definition of wages; distinction between wages and profits.
2. The law of supply and demand as determining wages; the peculiarities of labor as a commodity; the supply of labor and the standard of living; wages and the productivity of labor; the efficiency of the worker as tested by the unit cost; time wages and piece wages; high wages and low labor cost; the importance of capital to keep up the demand for labor; money wages and real wages; the wages of particular classes of laborers; why the wages of women are less than those of men; the proper period of labor and the question of the eight-hour day; the employments which offer to young people the best chances of good wages in the long run.
3. Labor organizations: need for and advantages of collective bargaining; the two types of organization as typified by the American Federation of Labor and Industrial Workers of the World; syndicalism; strikes, lockouts and boycotts; arbitration and conciliation; the amended Erdman Act; the Canadian Disputes Act; compulsory arbitration; the good and bad features in the policy of labor organizations.
4. The laborer and his product: coöperation, its advantages and the reasons for its limited

SECONDARY SCHOOL

success; profit-sharing; the sliding scale of wages.

5. Labor legislation; the regulation of conditions and hours of labor; of the labor of women and children; compulsory insurance of employees; old-age pensions.
6. The relation of the activities of labor organizations and of labor legislation to the high cost of living.
7. The labor legislation of the pupil's own State.
8. Ways of raising the general rate of wages: education, general and technical; higher moral standards; restriction of immigration; increase of labor saving machinery; scientific management.

D. Interest:

1. Definition of interest; not to be thought of as a payment for money.
2. Reasons why interest is paid:
 - a. Productivity of capital.
 - b. Sacrifices of saving.
 - c. Greater subjective value of present than of future goods.

E. Profits:

1. Definition of profits; pure profit distinguished from gross profit; distinguished from monopoly gains; the no profit employer and why he stays in business; the analogy between profit and the rent of land; profit not an unearned income; the effect of an increase in ability of managers of industry on profits, wages and prices.

ECONOMICS IN THE

VI. PUBLIC FINANCE.

A. Sources of revenue.

1. Taxation.

- a.* Definition; theories as to justice in taxation; measures of ability or "faculty"; taxes as proportional, progressive and regressive, with examples.
- b.* Customs duties; incidence of these taxes; advantages and disadvantages purely as a form of taxation (see p. 77 for protective tariffs).
- c.* Excises: definition; incidence; advantages and disadvantages.
- d.* Income tax: theoretical arguments for it; its practical working where it has had a fair trial; the Sixteenth Amendment to the Federal Constitution and our new income tax.
- e.* General property tax: incidence when applied to various kinds of property; methods of assessment; unfair valuations; boards of equalization; the working of the tax when applied to so called intangible property; double taxation.
- f.* Taxes on the unearned increment (see p. 84).
- g.* Corporation taxes: incidence; advantages.
- h.* Inheritance taxes: kinds; incidence.
- i.* Franchise taxes: incidence.
- j.* Licenses: incidence; disadvantages when used simply as revenue measure.
- k.* The proper distribution of the various forms of taxation among the Nation, States, and local units of government.

SECONDARY SCHOOL

1. The tax laws of the pupil's own State; the good and the bad in the system.
 2. Borrowing: when justified; dangerous growth of public debts; the advisability of the speedy payment of public debts.
 3. Various other sources of revenue, very briefly treated.
- B. Public Expenditure:
1. Great advantages which spring from wise public expenditure.
 2. The waste of public money; the unwisdom of it; its causes and possible remedies.
 3. Great increase in public expenditures; reasons and how far justified.

PART II

- I. THE CONSERVATION OF NATURAL RESOURCES.
- A. Brief consideration of natural resources of United States; how these resources have been wasted; the squandering of the national domain; the vast importance of conservation, or making the use which will be wisest in the long run.
- B. Conservation of resources in private hands: diffusion of knowledge of necessity for and methods of soil preservation, irrigation, drainage, etc.; national and state laws to encourage private owners to preserve forests, etc.; taking private lands for public reservations.
- C. Conservation of public domain:
1. Extent and value of what remains; folly of virtually giving away any part of it; necessity of using it for good of all.

ECONOMICS IN THE

2. Agricultural land should be either sold for *full value* or leased for long terms.
3. Forests: great economic importance of forests; necessity of keeping them as public reservations.
4. Mining-land: title never to be alienated; either leased for fair rental under conditions to prevent waste or worked by the United States Government itself.
5. Water-power: vast importance for the future; the extent of national jurisdiction as defined by the Supreme Court; national power to be exercised to fullest extent; rights to use water power should be granted only for limited periods, for adequate rental and under conditions which will insure greatest usefulness for all.
6. The conservation of life and health: great economic importance; means for accomplishing it.

II. THE PROBLEM OF MONOPOLIES.

- A. Monopoly defined and monopolies classified.
- B. Legal monopolies.
- C. Natural monopolies: definition, explanation, and illustration; the folly of attempting to maintain competition in these industries; the piracy of franchises; the alternatives of strict governmental regulation or public ownership and operation; arguments for and against each policy.
- D. The trusts; term defined; different forms of capitalistic monopoly; growth of trusts in the United States; state incorporation of monopolies; possession of the advantages which go with

SECONDARY SCHOOL

production on a large scale (see p. 74); overcapitalization; relation of special privileges to capitalistic monopolies; relation of the tariff to trusts; trust prices and how far the increased cost of living is due to trusts; dangerous political power of trusts; remedies for the evils of trusts, suggested or tried; advisability of federal incorporation of great corporations; the Sherman Anti-Trust Act; the Northern Security, Standard Oil and Tobacco cases.

III. THE RAILWAY PROBLEM IN THE UNITED STATES.

A phase of the general problem of natural monopolies; the methods, reasons for, advantages of and evils of railway consolidation; the prime importance of freight rates; the problem of fixing rates; the evils of discriminations among localities, shippers and classes of goods; attempts at regulation by States; two types of state commissions; railway regulation by the pupil's own State; utter inadequacy of state regulation; the original Interstate Commerce Act; its comparative failure through judicial interpretation; the laws governing interstate commerce as they now are; recent judicial decisions; recent activities of the Interstate Commerce Commission; express companies and express rates; the advisability of permitting pooling under national supervision; the question of national ownership of the railways.

IV. SOCIALISM.

A. Definition of socialism; its four elements; distinction between socialism and communism and anarchy; basis in dissatisfaction with present distributive process; socialist criticism of this process; the socialist conception of value.

ECONOMICS IN THE

- B. The advantages which socialists anticipate from the adoption of their program.
 - C. The weaknesses of socialism.
 - D. Possible improvements in the present distributive process without abandoning its essential features.
- V. THE SINGLE TAX.

Defined and explained; Henry George's proposals and claims; rent not the only unearned income; on whom the burden ought to fall if the single tax is adopted; difficulties of applying it in agricultural communities; other objections; the taxation of the unearned increment in England and German cities; the advisability of taxing the unearned increment.

Additional work

In making the foregoing outline it has been assumed that the pupil will write an original essay and do some of the kinds of work mentioned in chapter v in addition to covering the topics. Where there is sufficient time the outline may easily be expanded by giving some of the topics in a good deal of detail or by introducing other topics in the proper connection. If the course is completed before the time is all used, other topics may be taken up at that time. Such books as the general treatises of Hadley, Seligman, and Taussig will furnish a great deal of material which the teacher may profitably use. The fol-

SECONDARY SCHOOL

lowing short list of topics, from which selections might be made, is given simply by way of suggestion: advertising, commercial crises, income and expenditures of the National Government, the merchant marine and the proposal for subsidies, the economic function of the middleman, postal savings banks, good roads, reciprocity, speculation, water transportation. The course may properly be extended by the detailed consideration of some subjects from the historical point of view as, for example, the monetary or tariff history of the United States. Concrete studies, like the study of the resources of the state or region where the pupils live, will employ the time to good advantage and give the pupils an opportunity to apply what they have learned earlier in the course.

VII

BIBLIOGRAPHIES

Elementary books

THE following list contains the names of some useful elementary books on economics. They are valuable both for use by pupils and for the suggestions to be obtained from them by the secondary-school teacher of economics.

- Blackmar, F. W.: Economics for High Schools, pp. 434, Macmillan \$1.20
- Bullock, C. J.: Elements of Economics, pp. 378, Silver 1.00
- Burch, F. R. and Nearing, S.: Elements of Economics, pp. 388, Macmillan 1.00
- Davenport, H. J.: Outlines of Elementary Economics, pp. 280, Macmillan80
- Ely, R. T., and Wicker, G. R.: Elementary Principles of Economics, pp. 388, Macmillan . . . 1.00
- Macvane, S. M.: Working Principles of Political Economy, pp. 392, Merrill 1.05
- Laughlin, J. L.: Elements of Political Economy, pp. 386, American Book Co. 1.20
- Thurston, H. W.: Economics and Industrial History for Secondary School, pp. 300, Scott. . . 1.00

ECONOMICS IN THE SCHOOL

Some useful books of a more advanced character

The following list of books of a more advanced character should be familiar to the teacher and many parts of them can be advantageously used by pupils: —

Adams, T. S. and Sumner, H. L.: Labor Problems, pp. 579, Macmillan	\$1.60
American Academy (Annals, July, 1913), Cost of Living, pp. 301, Am. Acad., paper, \$1.00, cloth	1.50
Brooks, J. G.: American Syndicalism, pp. 264, Macmillan	1.50
Bullock, C. J.: Introduction to the Study of Eco- nomics, pp. 581, Silver	1.28
Carver, T. N.: Distribution of Wealth, pp. 290, Macmillan	1.50
Clark, J. B.: Essentials of Economic Theory, pp. 566, Macmillan	2.00
Clark, J. B.: Social Justice without Socialism, pp. 49, Houghton50
Commons, J. R.: Trade-Unionism and Labor Prob- lems, pp. 678, Ginn	2.00
Davenport, H. J.: Outlines of Economic Theory, pp. 381, Macmillan	2.00
Ely, R. T.: Outlines of Economics, pp. 700, Mac- millan	2.00
Fetter, R. A.: Principles of Economics, pp. 610, Century Co.	2.00
Fisher, I.: Elementary Principles of Economics, pp. 521, Macmillan	2.00
Gide, C.: Principles of Political Economy, pp. 592, Heath	2.00

ECONOMICS IN THE

Hadley, A. T.: Economics, pp. 496, Putnam . . .	\$2.50
Jenks, J. W.: The Trust Problem, pp. 361, Doubleday	1.00
Johnson, A. S.: Introduction to Economics, pp. 404, Heath	1.50
Johnson, E. R.: American Railway Transportation, pp. 434, Appleton	1.50
Plehn, C. C.: Public Finance, pp. 480, Macmillan	1.75
Seager, H. R.: Introduction to Economics, pp. 565, Holt	2.25
Seager, H. R.: Social Insurance, pp. 175, Macmillan	1.00
Seligman, E. R. A.: Principles of Economics, pp. 710, Longmans	2.50
Skelton, O. D.: Socialism, pp. 329, Houghton . .	1.50
Smart, W.: Introduction to the Theory of Value, pp. 88, Macmillan60
Spargo, J.: Elements of Socialism, pp. 257, Macmillan	1.50
Taussig, F. W.: Principles of Economics, ¹ vol. I, pp. 547; vol. II, pp. 573, Macmillan	4.00
Taussig, F. W.: Tariff History of the United States, pp. 422, Putnam	1.50
Taylor, F. W.: Principles of Scientific Management, pp. 144, Harpers	1.50
Van Hise, C. R.: Conservation of Natural Resources, pp. 413, Macmillan	2.00
Warne, F. J.: The Immigrant Invasion, pp. 336, Dodd	2.50

¹ This is the best general work on the subject and should be in the hands of all secondary-school teachers of economics.

SECONDARY SCHOOL

Supplementary reference material

The following are some of the more useful materials for supplementary use: —

The American Year-Book, annual, pp. about 900, Appleton	\$3.00
Bullock, C. J.: Selected Readings in Economics, pp. 705, Ginn	2.25
Chicago, University of: Outlines of Economics de- veloped in a Series of Problems, pp. 160, Univer- sity of Chicago Press	1.00
Chicago, University of: Materials for the Study of Elementary Economics, pp. 940, University of Chicago Press	2.75
Commissioner of Corporations, Regular and Special Reports.	
Commissioner of Immigration, Reports.	
Fetter, R. A.: Source Book in Economics, pp. 385, Century Co.	1.30
Interstate Commerce Commission, Reports.	
Statesman's Year-Book, annual, pp. about 1450, Macmillan	3.00
United States, Department of Commerce, Reports.	
United States, Department of Labor, Bulletins.	
United States, Department of Labor, Reports.	
United States, Statistical Abstract.	
United States, Treasury Department, Circulation Statement (monthly).	
United States, Treasury Department, Reports.	
World Almanac, pp. about 800, Press Pub. Co.25

ECONOMICS IN THE SCHOOL

A few books and articles helpful to the secondary-school teacher of economics

- Bullock, C. J.: Political Economy in the Secondary School, *Education*, 11: 539.
- Clow, F. R.: Economics as a School Study, American Economic Association, *Economic Studies*, vol. III, no. 1.
- Daggett, S.: Method and Scope of High School Economics, *History Teacher's Magazine*, 3: 172.
- Ely, R. T.: Economics in Secondary Education, *Educational Review*, 20: 152.
- Ely, R. T.: Methods of Teaching Political Economy; in G. Stanley Hall's *Methods of Teaching History*, pp. 385, Heath, \$1.20.
- Gunton, G.: Economics in the Public Schools, *Proceedings of National Education Association*, 1901: 131.
- Manchester, A. L.: The High-School Course in Economics, *Journal of Political Economy*, 19: 750.
- New York, State of; Syllabus for Secondary Schools (1910).
- Spiers, F. W.: Ideals and Methods of Economic Teaching, *Proceedings of National Education Association*, 1901: 137.
- Taussig, F. W.: The Problem of Secondary Education as regards Training for Citizenship, *Educational Review*, 17: 431.
- Taylor, F. M.: Methods of Teaching Elementary Economics in the University of Michigan, *Journal of Political Economy*, 17: 688.
- Wolfe, A. B.: Aim and Content of a College Course in Elementary Economics, *Journal of Political Economy*, 17: 673.

OUTLINE

I. THE NEED OF ECONOMIC KNOWLEDGE

1. What the science of economics is 1
2. The value of economics for intelligent citizenship in the twentieth century 2
3. The ethical value of economics 7
4. The vocational value of economics 9
5. The cultural value of economics 10

II. THE SUITABILITY OF ECONOMICS AS A SECONDARY SCHOOL SUBJECT

1. The secondary school furnishes the last chance to teach the subject to any considerable number of young people 11
2. The opinions of educational authorities 11
3. The practice of leading schools 13
4. The evidence of those who are teaching the subject 14
5. The evidence of examination results 16
6. Economics as a college entrance subject 17
7. What our evidence proves 18
8. Why not sociology instead of economics in the secondary schools? 18

III. THE PRESENT STATUS OF ECONOMICS IN THE SECONDARY SCHOOL

1. The extent to which it is now taught 20
2. The study of economics in the secondary schools is increasing 21
3. The belief that proper teachers cannot be had 23

OUTLINE

4. The objection that economics deals with controverted questions 24
5. The too scientific treatment of the subject 25
6. The objection that proper textbooks do not exist 26
7. The objection that the curriculum is already overcrowded 26
8. The proposed teaching of economics through some other subject or subjects 29

IV. THE PLACE OF ECONOMICS IN THE CURRICULUM AND ITS RELATION TO OTHER SUBJECTS

1. Economics belongs among the "social studies" with history and civics 33
2. Economics, with civics, should be a required subject 34
3. Girls should not be excused from studying economics 36
4. Economics should be studied in the last year of the course 37
5. The minimum length of the course 38
6. The relation of economics to civics 38
7. The relation of economics to history 39
8. The relation of economics to subjects other than those already discussed 42
9. Economics and closely related subjects in the commercial course 43
10. The proper content of a secondary school course in economics 45

V. METHODS OF TEACHING ECONOMICS

1. The work should be based upon a good textbook 47
2. The recitation in economics 48

OUTLINE

3. How to fix concepts and principles in the mind	50
4. Reviews and examinations	53
5. The notebook	57
6. Essays	57
7. The use of newspaper clippings	58
8. Other collateral reading	59
9. The use of graphs and charts	61
10. Debates on economic subjects	62
11. The bulletin board	62
12. Observation of economic institutions	63
13. Information obtained from individuals	63
14. Economics and vocational guidance	64
15. The danger of trying to do too much	65
16. The sort of textbook needed	65
17. Some of the books which are in use	67
18. Our conclusion with reference to textbooks	69
19. A textbook for the inductive method	69

VI. THE CONTENT OF THE COURSE IN ECONOMICS

1. A suggestive outline	72
2. Additional work	84

VII. BIBLIOGRAPHIES

1. Elementary books	86
2. Some useful books of a more advanced character	87
3. Supplementary reference material	89
4. A few books and articles helpful to the secondary- school teacher of economics	90

RIVERSIDE EDUCATIONAL MONOGRAPHS

GENERAL EDUCATIONAL THEORY

DEWEY'S MORAL PRINCIPLES IN EDUCATION.....	35
ELIOT'S EDUCATION FOR EFFICIENCY.....	35
ELIOT'S TENDENCY TO THE CONCRETE AND PRACTICAL IN MOD- ERN EDUCATION.....	35
EMERSON'S EDUCATION.....	35
FISKE'S THE MEANING OF INFANCY.....	35
HYDE'S THE TEACHER'S PHILOSOPHY.....	35
PALMER'S THE IDEAL TEACHER.....	35
PROSSER'S THE TEACHER AND OLD AGE.....	60
TERMAN'S THE TEACHER'S HEALTH.....	50
THORNDIKE'S INDIVIDUALITY.....	35

ADMINISTRATION AND SUPERVISION OF SCHOOLS

BETTS'S NEW IDEALS IN RURAL SCHOOLS.....	60
BLOOMFIELD'S VOCATIONAL GUIDANCE OF YOUTH.....	60
CAROT'S VOLUNTEER HELP TO THE SCHOOLS.....	60
COLE'S INDUSTRIAL EDUCATION IN ELEMENTARY SCHOOLS.....	35
CUBBERLEY'S CHANGING CONCEPTIONS OF EDUCATION.....	35
CUBBERLEY'S THE IMPROVEMENT OF RURAL SCHOOLS.....	35
LEWIS'S DEMOCRACY'S HIGH SCHOOL.....	60
PERRY'S STATUS OF THE TEACHER.....	35
SNEDDEN'S THE PROBLEM OF VOCATIONAL EDUCATION.....	35
TROWBRIDGE'S THE HOME SCHOOL.....	60
WEEKS'S THE PEOPLE'S SCHOOL.....	60

METHODS OF TEACHING

BAILEY'S ART EDUCATION.....	60
BETTS'S THE RECITATION.....	60
CAMPAIGNAC'S THE TEACHING OF COMPOSITION.....	35
COOLEY'S LANGUAGE TEACHING IN THE GRADES.....	35
DEWEY'S INTEREST AND EFFORT IN EDUCATION.....	60
EHRHART'S TEACHING CHILDREN TO STUDY.....	60
EVANS'S TEACHING OF HIGH SCHOOL MATHEMATICS.....	35
FAIRCHILD'S THE TEACHING OF POETRY IN THE HIGH SCHOOL.....	
HALIBURTON AND SMITH'S TEACHING POETRY IN THE GRADES.....	60
HARTWELL'S THE TEACHING OF HISTORY.....	35
HAYNES'S ECONOMICS IN THE SECONDARY SCHOOL.....	60
KILPATRICK'S THE MONTESSORI SYSTEM EXAMINED.....	35
PALMER'S ETHICAL AND MORAL INSTRUCTION IN THE SCHOOLS..	35
PALMER'S SELF-CULTIVATION IN ENGLISH.....	35
SUZZALLO'S THE TEACHING OF PRIMARY ARITHMETIC.....	60
SUZZALLO'S THE TEACHING OF SPELLING.....	50

A CONVENIENT PLAN FOR SECURING THE MONOGRAPHS

Every progressive superintendent and every wide-awake teacher will wish to read and study the volumes in this Series, as they appear. To avoid the necessity of teachers' sending an order for each number of the Series, as issued, the publishers will place the names of those who desire it on a Subscription List, and the volumes, as they appear, will be sent automatically to each of these persons. In this way, one of the best and most convenient professional libraries may be built up. Those desiring to place their names on this Subscription List will please indicate it below, in the blank provided for this purpose.

This page may be detached and returned to the publishers at the address given.

ORDER BLANK

Date.....

MESSRS. HOUGHTON MIFFLIN CO.,

Inclosed find \$..... for which please send me the quantities indicated of the volumes marked in the list of RIVERSIDE EDUCATIONAL MONOGRAPHS on the preceding page.

(Volumes will be charged to customers having regular accounts.)

Name.....

Street.....

City.....

State.....

FOR THE SUBSCRIPTION LIST

I desire to have my name placed on the regular Subscription List to receive all future volumes in the Series, as they appear, until further notice.

Signature.....

The HOUGHTON MIFFLIN PROFESSIONAL LIBRARY

For Teachers and Students of Education

THEORY AND PRINCIPLES OF EDUCATION

AMERICAN EDUCATION

By ANDREW S. DRAPER, Commissioner of Education of the State of New York. With an Introduction by NICHOLAS MURRAY BUTLER, President of Columbia University. \$2.00, *net.* Postpaid.

GROWTH AND EDUCATION

By JOHN M. TYLER, Professor of Biology in Amherst College. \$1.50, *net.* Postpaid.

SOCIAL DEVELOPMENT AND EDUCATION

By M. VINCENT O'SHEA, Professor of Education in the University of Wisconsin. \$2.00, *net.* Postpaid.

THE PRINCIPLES OF EDUCATION

By WILLIAM C. RUEDIGER, Ph.D., Assistant Professor of Educational Psychology in the Teachers College of the George Washington University. \$1.25, *net.* Postpaid.

THE INDIVIDUAL IN THE MAKING

By EDWIN A. KIRKPATRICK, Teacher of Psychology, Child Study and School Laws, State Normal School, Fitchburg, Mass. \$1.25, *net.* Postpaid.

A THEORY OF MOTIVES, IDEALS, AND VALUES IN EDUCATION

By WILLIAM E. CHANCELLOR, Superintendent of Schools, Norwalk, Conn. \$1.75, *net.* Postpaid.

EDUCATION AND THE LARGER LIFE

By C. HANFORD HENDERSON. \$1.30, *net.* Postage 13 cents.

HOW TO STUDY AND TEACHING HOW TO STUDY

By FRANK McMURRY, Professor of Elementary Education in Teachers College, Columbia University. \$1.25, *net.* Postpaid.

The HOUGHTON MIFFLIN PROFESSIONAL LIBRARY

For Teachers and Students of Education

BEGINNINGS IN INDUSTRIAL EDUCATION

By PAUL H. HANUS, Professor of the History and Art of Teaching in Harvard University. \$1.00, *net.* Postpaid.

PRACTICAL ASPECTS AND PROBLEMS

ETHICS FOR CHILDREN. A Guide for Teachers and Parents

By ELLA LYMAN CABOT, Member of the Massachusetts Board of Education. \$1.25, *net.* Postpaid.

CHARACTER BUILDING IN SCHOOL

By JANE BROWNLEE, formerly Principal of Lagrange School, Toledo, Ohio. 16mo. \$1.00, *net.* Postpaid.

HOW TO TELL STORIES TO CHILDREN

By SARA CONE BRYANT. \$1.00, *net.* Postpaid.

TALKS ON TEACHING LITERATURE

By ARLO BATES, Professor of English Literature in the Massachusetts Institute of Technology. Professor Bates is also the author of "Talks on the Study of Literature," "Talks on Writing English," etc. \$1.30, *net.* Postpaid.

LITERATURE AND LIFE IN SCHOOL

By J. ROSE COLBY, Professor of Literature in the Illinois State Normal University. \$1.25, *net.* Postpaid.

THE KINDERGARTEN

By SUSAN BLOW, PATTY HILL, and ELIZABETH HARRISON, assisted by other members of the Committee of Nineteen of the International Kindergarten Union. With a Preface by LUCY WHEELOCK and an Introduction by ANNIE LAWS, Chairman of the Committee. 16mo. \$1.25 *net.* Postpaid.

HOUGHTON MIFFLIN COMPANY
BOSTON NEW YORK CHICAGO

UNIVERSITY OF CALIFORNIA LIBRARY

Los Angeles

JUN 11 1964

This book is DUE on the last date stamped below.

SUBJECT TO FINE IF NOT RETURNED TO
EDUCATION LIBRARY

RECEIVED

JUL 26 1972

RECEIVED

JUL 26 1972

MAR 22 '79 -11 AM

EDU. I PSYCH.
LIBRARY

ED/PSYCH LIB.

FEB 14 1973

RECEIVED

FEB 14 1973

EDU. I PSYCH.
LIBRARY

QUARTER LOAN

APR 2 1979

UC SOUTHERN REGIONAL LIBRARY FACILITY



A 001 036 824 9

UCLA-ED/PSYCH Library

H 62 H33e



L 005 604 315 1

EDUCATION
LIBRARY

H
62
H33e

