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Financial Policy in the Crisis

No. 2: How Money Comes Into the Question.

(To be broadcast by Mr. N. M. Richmond, B.A., from 1YA on Wednesday, May 18, at 7.30 p.m.)

IN order to estimate the extent to which our money and banking methods are at fault we must try as far as we can to "get the hang of" these methods as they are at work to-day.

Any text-book will tell you that the term "money" is used in various senses—it is a means of exchange, a unit for measuring the comparative values of things, a store of purchasing power giving the holder a claim on commodities, and so forth. Money, in each and all of these senses, can be a most imperfect instrument.

The most fundamental principle which has to be grasped about money is the "Quantity Theory." Crudely speaking, this theory asserts that the "price level" (a term which needs a little explanation) depends on two main factors—(1) the "quantity of money in circulation," and (2) the "velocity of circulation" (meaning—again crudely—the rapidity with which the money is changing hands).

Now the main test of an efficient money system is usually taken as being its success or otherwise in keeping the "price level" reasonably steady—since serious fluctuations in this level (whether upward or downward) have serious consequences.

This may sound simple, but it is complicated by the fact that under the term "money" we must include not only the various forms of currency (coin, notes, etc.), but also various forms of "credit" (e.g., purchasing power issued by banks and operated on by cheques, etc.).

It is still further complicated by the fact that, if the various money systems of various countries operated quite independently, a failure of any one country to keep its price level steady would tend to spoil the efforts of the other countries to do so.

Both these complications have up to the present been to some extent met by the "Gold Standard." The meaning of this will be included in the following talk, which will also discuss the claims of a "managed" money system to be considered as a superior expedient.

(As mentioned last week, a fuller discussion of the whole economic crisis is available in the W.E.A. correspondence course, "Our Economic Discontents," particulars of which will be forwarded to anyone on receipt of a stamp by Mr. Richmond, c/o Old Grammar School, Auckland.)

The Ways of Wild Birds

No. 2: Birds as Travellers.
(By Mr. R. A. Falla, M.A., on Thursday, May 19, at 7.30 p.m.)

(a) The power of flight gives birds not only mobility within the limits of

one country or district, but also from one country to another.

(b) From earliest times in Europe bird migration has excited wonder and interest of man.

(c) Some well-known European migrants—the swallow and the cuckoo.

(d) Migratory birds of New Zealand.

(e) Theories of bird migration.

New Series of Talks From 2YA.

Development and Education.

(By Professor W. H. Gould.)

Thursday, May 26—The Nature of Development.

Thursday, June 2—The First Seven Years.

Thursday, June 9—The Second Seven Years.

Thursday, June 16—The Third Seven Years.

The Mind of Post-War Europe.

(By Dr. Ian Henning.)

Saturday, May 28—France.

Saturday, June 4—Germany.

Saturday, June 11—The Smaller Countries.

Saturday, June 18—Russia.

These to follow the series on "The Pleasures of Reading" and "The Earth and Man," now proceeding.

America's Radio System

Widely Differing Opinions

THE suggestion of a forthcoming revolution in American broadcasting methods is made by Dr. Lee de Forest in "Broadcasting," the professional organ of the American broadcasting interests, which is published in Washington. Dr. de Forest asserts that 1932 may see some constructive, and possibly radical steps, toward the betterment of American broadcasting, resulting from the earnest and ever-increasing protests which its "defiled commercialism" has at last brought down upon it.

"The sad state of the radio industry to-day," Dr. de Forest says, "is more due to the miserable quality of the radio programmes than to any other cause. The public simply isn't listening-in—not to a degree remotely approaching that of only four years ago. More receiving sets—yes—but usually unused. We have learned that the switch off is the most valuable part of a radio set."

On the other hand, Mr. M. H. Aylesworth, president of the National Broadcasting Company, declares that, despite occasional statements to the contrary, more people are listening to-day than ever before. The programme attractions are now stronger than the novelty appeal of a few years ago.

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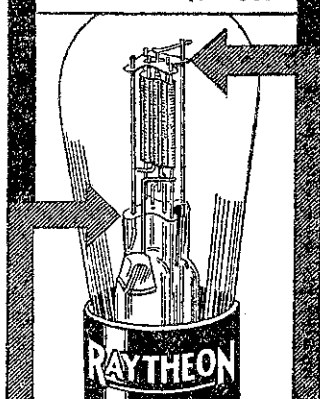
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