

Section A

Answer **one** question from this section.

1. Study the extract below and answer the questions that follow.

New Zealand's overvalued exchange rate

- ❶ The New Zealand dollar (NZ\$) remains overvalued and within three months has risen more than 6 % against the US dollar. The New Zealand central bank recently cut interest rates to a record low of 2 %. Rather than causing a depreciation of the NZ\$ as expected, increased speculation resulted in a further 1 % appreciation of the currency. The latest interest rate cut was the sixth in fourteen months. However, monetary stimulus in many countries and the US Central Bank's failure to increase interest rates have kept New Zealand's exchange rate overvalued. The strengthening of the currency has delayed an expected increase in inflation.
- ❷ In a global environment of **disinflation** and widespread central bank stimulus, the New Zealand Central bank has the responsibility for raising inflation from 0.4 % to its 1 % to 3 % target band. To achieve this, the price of imports needs to rise.
- ❸ Under normal circumstances, the central bank would further lower interest rates to raise inflation. However, the New Zealand property market is overheating and any further cuts would worsen this.
- ❹ A further issue for the central bank is that economic growth is forecast to accelerate to 3.5 % next year. According to the governor of the central bank, reducing interest rates "rapidly to around 0 % like other developed countries will cause the economy to overheat". The governor must balance the need to raise inflation to within the target band, but without exceeding it.
- ❺ The New Zealand Manufacturers and Exporters Association (NZMEA) are also calling for action to weaken the NZ\$ because they claim that the current exchange rate is too high. In addition, the overvalued exchange rate makes it more challenging to raise inflation. A spokesperson for NZMEA claimed that "the exchange rate has been persistently high over the last decade. If we are to meet our goals of increasing exports as a percentage of GDP and encouraging further investment in skills, technology, and research and development, the exchange rate must fall".
- ❻ The strong NZ\$ is of such a concern that **multinational corporations**, specializing in high-value manufacturing, are starting to relocate some operations offshore. Local manufacturers, who supply many of the inputs used by the multinational corporations, are being harmed.

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Albert A Gayle



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Table of Contents N11 3 Geogr Sp2 Eng Tz0 Xx Q

1. Understanding the eBook **N11 3 Geogr Sp2 Eng Tz0 Xx Q**
 - The Rise of Digital Reading **N11 3 Geogr Sp2 Eng Tz0 Xx Q**
 - Advantages of eBooks Over Traditional Books
2. Identifying **N11 3 Geogr Sp2 Eng Tz0 Xx Q**
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an **N11 3 Geogr Sp2 Eng Tz0 Xx Q**
 - User-Friendly Interface
4. Exploring eBook Recommendations from **N11 3 Geogr Sp2 Eng Tz0 Xx Q**
 - Personalized Recommendations
 - **N11 3 Geogr Sp2 Eng Tz0 Xx Q** User Reviews and Ratings
 - **N11 3 Geogr Sp2 Eng Tz0 Xx Q** and Bestseller Lists
5. Accessing **N11 3 Geogr Sp2 Eng Tz0 Xx Q** Free and Paid eBooks

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 - N11 3 Geogr Sp2 Eng Tz0 Xx Q eBook Subscription Services
 - N11 3 Geogr Sp2 Eng Tz0 Xx Q Budget-Friendly Options
6. Navigating N11 3 Geogr Sp2 Eng Tz0 Xx Q eBook Formats
- ePub, PDF, MOBI, and More
 - N11 3 Geogr Sp2 Eng Tz0 Xx Q Compatibility with Devices
 - N11 3 Geogr Sp2 Eng Tz0 Xx Q Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of N11 3 Geogr Sp2 Eng Tz0 Xx Q
 - Highlighting and Note-Taking N11 3 Geogr Sp2 Eng Tz0 Xx Q
 - Interactive Elements N11 3 Geogr Sp2 Eng Tz0 Xx Q
8. Staying Engaged with N11 3 Geogr Sp2 Eng Tz0 Xx Q
- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers N11 3 Geogr Sp2 Eng Tz0 Xx Q
9. Balancing eBooks and Physical Books N11 3 Geogr Sp2 Eng Tz0 Xx Q
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection N11 3 Geogr Sp2 Eng Tz0 Xx Q
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine N11 3 Geogr Sp2 Eng Tz0 Xx Q
- Setting Reading Goals N11 3 Geogr Sp2 Eng Tz0 Xx Q
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of N11 3 Geogr Sp2 Eng Tz0 Xx Q
- Fact-Checking eBook Content of N11 3 Geogr Sp2 Eng Tz0 Xx Q
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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