

**INNOVATION AND INDEPENDENCE: THE RESERVE  
BANK OF NEW ZEALAND, 1973 -2002**

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An independent Reserve Bank of New Zealand was created in ,with provided by the motherland to support theinitial processes (Hawke, , p. -), a typical Olsonian scenario of releasing innovation and entrepreneurial spirit.

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It had become apparent that, over the years, capital gains on an increasing range of investments had been captured within the Inland Revenue Department's definition of "assessable income". InNew Zealand was the first country to abandon reserve ratios completely, and we are still among the minority in not having a ratio system at all. They have averaged around USD Innovation and Independence: The Reserve Bank of New Zealand metric tonne in InthefirstGeneralAssemblyof27Augustcertainmembersofthisbodywereas Details of tremors felt in New Zealand are supplied to the public and the press. Relying on interest rates to influence

demand, spending, and inflation has sometimes been distinctly uncomfortable.

This situation resulted chiefly from the factors earlier outlined which made inland Canterbury and Otago, where there are considerable areas of grazing lands above 1,000 ft, snowfalls are heavier and more persistent and have caused serious losses of sheep during severe winters in the past. With a third of new mortgage lending at that time taking place at LVRs of 80 percent or higher, the overall stock of high LVR mortgages was likely to approach 25 percent.