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b. Borrowing from banks

Money supply	—	more
Supply of goods	—	same
Net effect	—	inflationary

SUMMARY

Some of the problems involved in deciding how to finance the federal government have been presented, and the difficulties involved in trying to show the effects on the economy of different courses of action have been illustrated.

So many different sets of conditions are involved in financing the federal government that few general rules can be evolved. Each case must be judged individually. The recommendations at one time might be exactly reversed at a later date if conditions change. This points out the necessity of having a flexible financing program.

A DISCUSSION TECHNIQUE

*By C. E. Klingner*

We have found that people gathered together for a discussion of a topic, can generally be classified into three groups as far as knowledge of a subject is concerned.

Group A consists of those who are familiar with the subject and usually constitute the smallest number. They are willing to discuss the subject since they are familiar with it.

Those in the second group (or Group B) have some knowledge of the subject but will listen since they do not have confidence. This group is usually the best to work with from an educational standpoint.

The last group (Group C) includes those who know nothing of the subject but talk freely. They have no inhibitions. One of the problems of a discussion leader is to know which group is doing the talking.

The subject should be one in which the group is interested and which has practical application to them. You must have someone in the group who is familiar with the subject.

There are five steps in the general conference process:

1. Approach. Isolate the problem, decide whether it is pertinent.

2. Drawing out process—to get out of the group the different ideas and alternatives they might have.

3. Acceptance. Get the group to accept the idea that everything has been covered. This is achieved by drawing it out of the group.

4. Summarization.

5. Association—apply it to the situation.

Paralleling this, there are four steps in the normal thought process:

1. Isolation of the problem.

2. Accumulation and evaluation of facts.

3. Trial solution.

4. Final conclusion.

We are using this method particularly in administrative work and policy.

If this technique is to work, you must keep in mind that the leader does not do all the talking. Even though some of his points may not be brought out in the discussion, it is better to let them go. The leader should think through ahead of time where he is trying to go. You must consider the setting. In order to get full participation, you have to have a room full. Don't let the discussion drag out too long.

