

## Hillcrest High School



**GRADE 12 CONSUMER STUDIES**

**TRIALS EXAM 2015**

Marks: 200

Time: 3 hours

Examiner: Mrs. D. Kroone

Moderator: Mrs. N. Magubane

SECTION	MARKS	TIME (MINUTES)
A. Short Questions	40	20
B. The Consumer	20	20
C. Food and Nutrition	40	40
D. Clothing	20	20
E. Housing	40	40
F. Entrepreneurship	40	40
<b>TOTAL</b>	<b>200</b>	<b>180</b>

**INSTRUCTIONS AND INFORMATION**

- **ALL sections are COMPULSORY and must be answered in the ANSWER BOOK.**
- **Number the answers correctly according to the numbering system used in this question paper.**
- **Start EACH question on a NEW page.**
- **Leave a margin for marking.**
- **Pay attention to spelling and sentence construction.**
- **Write neatly and legibly in blue or black ink only.**
- **A calculator may be used.**

**SECTION A : SHORT QUESTIONS****QUESTION ONE: MULTIPLE CHOICE**

Various possible options are provided as answers to the following questions. Choose the correct answer and write the letter next to the question number in your answer book, e.g. **1.1. A**

1.1 Tools used by business owners to manage finances and to ensure profitability:

- A Mark-up plan and market research
- B Market research and cash budget
- C Price structures and budgeting
- D Flow chart and price lists

(1)

1.2 Which organisation aims to build up awareness of consumer rights, responsibilities and bargaining powers through education, information and promotion?

- A National Consumer Forum
- B Advertising Standards Authority
- C South African Broadcasting Corporation
- D South African National Consumer Union

(1)

1.3 Select from the list below an advantage of building one's own house:

- A The building loan covers unforeseen escalating costs.
- B Inflation may contribute to a decline in costs.
- C The building loan stipulates specific time frames for completion.
- D Customising the design to individual needs guarantees a profit on resale.

(1)

1.4 An important role of an estate agent is to ...

- A be a link between the buyer and the seller.
- B facilitate conflict resolutions.
- C manage land for housing development.
- D provide maintenance support services for homeowners.

(1)

- 1.5 Transfer duty is a governmental tax imposed ...
- A on property when the ownership is transferred.
  - B on employees being transferred from one job to another.
  - C on furniture transfer companies.
  - D when a lease agreement is transferred from one tenant to another. (1)
- 1.6 Some foods are labelled with terms such as *low fat*, *low cholesterol*, *low sodium* and *lite*. These labels ...
- A carry misleading information.
  - B encourage consumers to buy healthy foods.
  - C provide consumers with a false sense of security.
  - D None of the above-mentioned (1)
- 1.7 A high blood-cholesterol level may be lowered by eating the following foods:
- A Sheep liver, canned apples, peas
  - B Cornflakes, watermelon, kidney beans
  - C Buttermilk rusks, peaches, green beans
  - D Oats porridge, avocado pears, lentils (1)
- 1.8 A psychological disorder characterised by self-starvation, loss of appetite and extreme loss of weight is known as ...
- A HIV/Aids.
  - B anorexia nervosa.
  - C bulimia.
  - D obesity. (1)
- 1.9 Which ONE of the following nutrients will raise the blood glucose level the most?
- A Protein
  - B Carbohydrates
  - C Fibre
  - D Fat (1)

1.10 Antioxidants are added to ...

- A prevent the oil and water in food from separating.
- B prevent food containing oil and fat from becoming rancid.
- C ensure that food does not dry out and become hard.
- D ensure that food has a uniform colour.

(1)

[10]

## QUESTION TWO: MATCHING COLUMNS

In **each** of the following questions, match an item from **Column A** with an item from **Column B**. Write the correct letter next to the question number in your answer booklet, e.g.

**2.1.1. A**

2.1 Choose a **statement** from **Column A** that matches a **financial option** in **Column B**.

	<b>COLUMN A (STATEMENTS)</b>	<b>COLUMN B (FINANCIAL OPTIONS)</b>	
2.1.1	Money charged on loan repayments.	<b>A</b>	Starter bond
		<b>B</b>	Mortgage bond
2.1.2	Money borrowed from a financial institution for building a house.	<b>C</b>	Building loan
		<b>D</b>	Access bond
2.1.3	Funds available to the homeowner for spending.	<b>E</b>	Subsidy
		<b>F</b>	Interest
2.1.4	This allows a potential buyer to get a loan that includes the deposit and bond registration costs		
2.1.5	A non-cash payment provided by the government to assist beneficiaries to acquire housing		

(5)

2.2 Choose a **channel for consumer complaints** from **Column A** that matches a **description** in **Column B**.

	<b>COLUMN A (CHANNELS FOR CONSUMER COMPLAINTS)</b>	<b>COLUMN B (DESCRIPTIONS)</b>		
2.2.1	Consumer Affairs Committee	<b>A</b>	Investigates complaints related to government departments	
2.2.2	Department of Social Development	<b>B</b>	Builds consumers' awareness of their rights and responsibilities	
2.2.3	South African Bureau of Standards	<b>C</b>	Acts and investigates cases of harmful business practices	
2.2.4	The Public Protector	<b>D</b>	Sets safety and quality standards for goods and services in the market	
2.2.5	Direct Marketing Association (SADMA)	<b>E</b>	Handles complaints regarding state pensions	
		<b>F</b>	Handles complaints regarding mail orders and junk mail	

(5)

2.3 Choose a **statement** from **Column A** that matches a **stage in the fashion cycle** in **Column B**.

	<b>COLUMN A (STATEMENTS)</b>	<b>COLUMN B (FASHION CYCLE)</b>		
2.3.1	A television presenter is the first to wear a new style.	<b>A</b>	Maturity	
2.3.2	Some young adults buy clothes when prices are marked down.	<b>B</b>	Growth	
2.3.3	Young adults begin to copy and wear the styles of the television presenters.	<b>C</b>	Innovation	
2.3.4	A large number of young adults wear the new styles on sale	<b>D</b>	Decline	
2.3.5	Last summer, all the young adults wore loom bands	<b>E</b>	Obsolete	
		<b>F</b>	Fad	

(5)

[15]

**QUESTION THREE: CORRECT COMBINATIONS**

In **each** of the following questions, choose the correct combination of answers. Write the correct letters next to the question number on your answer booklet, e.g. **1.3.1 A,B,C**

- 3.1 From the list below, select **THREE** common instances which would require an instant dismissal by the employer.
- A Theft
  - B Leaving the workplace without permission
  - C Contributing to unsanitary conditions
  - D Deliberate abuse of the company's property
  - E Alcohol abuse while on duty
  - F Arriving late for work
- (3)

- 3.2 When drawing up a contract for the builder, you must include **THREE** of the following:
- A Details of the house plan
  - B Building specifications
  - C Transfer fees
  - D Completion date
  - E Qualifications for the home loan
  - F Deed of sale
- (3)

- 3.3 Identify **THREE** methods bulimia sufferers use to get rid of food in the body.
- A Drinking lots of water
  - B Taking laxatives
  - C Increasing consumption of fats
  - D Engaging in excessive exercise
  - E Refusing to eat
  - F Self-induced vomiting
- (3)

- 3.4 From the list below, identify **FOUR** guidelines to manage obesity.
- A Follow a very high-kilojoule diet
  - B Limit alcohol intake
  - C Snack on fresh fruit and vegetables
  - D Include extra fibre
  - E Follow a diet high in saturated fatty acids
  - F Eat enough protein foods
- (3)

3.5 From the list below, select THREE factors which will promote fashion change

- A Customs and religions
- B Printed and electronic media
- C Economic growth
- D Government legislation
- E Economic recession
- F New technology in textile manufacturing

(3)

[15]

**TOTAL SECTION A : [40 Marks]**

**SECTION B: THE CONSUMER**

**QUESTION FOUR**

4.1 Define each of the following terms:

4.1.1 Grey goods

(2)

4.1.2 Scam

(2)

4.2 State THREE advantages of using credit.

(3)

4.3 Read the scenario below and answer the questions that follow:

Lindy works for a stainless steel manufacturing company. This company supplies raw materials to manufacturers of household appliances. The company workers went on strike to demand a 10% salary increase. After negotiations the workers' demands were met. She belongs to a stokvel where all the members know how the money is invested. During the strike Lindy's refrigerator broke and she bought a new refrigerator, with a metallic finish, with the proceeds she received from the stokvel. Six months later, while shopping, she noticed that the price of her new refrigerator had increased drastically.

4.3.1 Name the Act that governs stokvels to ensure fair business practice.

(1)

4.3.2 Quote a sentence from the scenario that indicates that this stokvel is legal.

(1)

4.3.3 Explain how being a member of a stokvel was an advantage to Lindy when buying the refrigerator. (4)

4.3.4 Explain how the guarantee that Lindy received when she purchased the refrigerator could benefit her. (3)

4.3.5 Write a paragraph to discuss possible reasons for the drastic price increase of the refrigerator. (4)

**[20]**

**TOTAL SECTION B: [20 Marks]**

**SECTION C: FOOD AND NUTRITION**

**QUESTION FIVE**

Study the meal plan below and answer the questions that follow:

<p><b>BREAKFAST</b></p> <p>125 ml muesli          250 ml low-fat, unsweetened, plain yoghurt          50 ml fresh blueberries          1 banana          1 cup of coffee with full-cream milk          1 slice of buttered whole-wheat bread with cheddar cheese</p>
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5.1 Explain what is meant by glycaemic index (GI). (2)

5.2 Identify FOUR foods from the meal plan above that will be most beneficial for diabetics when they apply the glycaemic index concept. (4)

5.3 Explain why this meal plan *is* suitable for someone suffering from osteoporosis. (6)

5.4 Evaluate the suitability of the meal plan for a person suffering from

5.4.1 Anaemia. (4)

5.4.2 Lactose intolerance. (4)

**[20]**

**QUESTION SIX**

6.1 State THREE benefits that organically grown food may have for the natural environment. (3)

- 6.2 Write a paragraph to explain how cholesterol leads to coronary heart disease. (4)
- 6.3 State FIVE dietary guidelines for the management of high blood pressure. (5)
- 6.4 Give reasons why the following additives are added to food:
- 6.4.1 Lecithin (2)
- 6.4.2 Sulphur dioxide (1)
- 6.4.3 Ascorbic acid (2)
- 6.5 Explain how genetically modified (GM) foods can contribute to food security in South Africa. (3)
- [20]**

**TOTAL SECTION C : [40 Marks]**

**SECTION D: CLOTHING**

**QUESTION SEVEN**

- 7.1 Name and explain TWO socio-political influences on fashion changes in the 20<sup>th</sup> Century. (4)
- 7.2 Distinguish between a **fashion fad**, **fashion** and **classic fashion** by completing the table below in the **ANSWER BOOK**.

TYPE OF FASHION	NUMBER OF PEOPLE WEARING THE STYLE	LENGTH/ DURATION OF THE FASHION
Fashion Fad	(1)	(1)
Contemporary Fashion	(1)	(1)
Classic fashion	(1)	(1)

(6)

- 7.3 Read the statement below and answer the questions that follow:

**Piracy of legally protected brand names has no influence on the economic environment.**

- 7.3.1 Explain the term *piracy*. (3)
- 7.3.2 Evaluate the validity of this statement. (3)

**[20]**

**TOTAL SECTION D : [20 Marks]**

**SECTION E: HOUSING****QUESTION EIGHT**

8.1 Study the advertisement below and answer the questions that follow.

**NEW PROPERTY DEVELOPMENT**

Buy from this reputable developer. You can live in the unit or rent it out.

- 1, 2 and 3 bedroom units available.
- All units come with a parking bay and a 3 m<sup>2</sup> balcony.
- Lift/Elevator from parking level to the units.
- Easy access to transport routes.
- Electric perimeter fencing with 24-hour security.
- No transfer duty payable.

Contact the developer on 075 431 6754.

[Adapted from *Cape Times Property Guide*, 8 January 2014]

8.1.1 Identify the type of home ownership referred to in this advert. (1)

8.1.2 Use the information in this advert and identify **THREE** advantages of buying one of these units. (3)

8.1.3 A consumer is interested in buying one of these units and wants to know if the builder is registered. Name the organisation that the builder must be registered with. (1)

8.1.4 Give reasons why the advert states “No transfer duty payable”. (4)

8.1.5 The owners of these units must pay a levy. State **TWO** uses of levies for this type of home ownership. (2)

8.2 List **FOUR** expenses South African homeowners must pay each month. (4)

8.3 Explain the following in relation to buying a home:

8.3.1 Occupational rent (2)

8.3.2 Interim rates (2)

8.3.3 Homeowner’s insurance (2)

8.4 Read the case study below and answer the questions that follow:

**When the Jones family was evicted from the flat they rented, they opted for court action. The magistrate required their lease agreement in order to proceed with their case**

8.4.1 Explain what a *lease agreement* is. (1)

8.4.2 Recommend THREE reasons why the Jones family should have read the lease carefully before signing the contract. (3)

8.5 Buying a home and registering a mortgage bond can be stressful and time consuming.

8.5.1 Explain the term *mortgage bond*. (1)

8.5.2 Name the requirements for securing a mortgage bond from the bank. (4)

**[30]**

### QUESTION NINE

9.1 An estate agent is often given the mandate to sell or buy property.

9.1.1 Explain the term 'mandate'. (2)

9.1.2 The seller must pay the estate agent 'commission'. Explain the meaning of this word. (2)

9.2 Explain why inflation is a problem for consumers. (2)

9.3 Give TWO reasons why homeowners have a better chance of protecting themselves against inflation than people who rent housing. (4)

**[10]**

**TOTAL SECTION E : [40 Marks]**

**SECTION F: ENTREPRENEURSHIP****QUESTION TEN**

- 10.1 Explain how quality control can be implemented during the following THREE stages when producing good quality food products:
- 10.1.1 Input (3)
- 10.1.2 Process (3)
- 10.1.3 Output (3)
- 10.2 Discuss how the interaction of resources, labour, capital and entrepreneurship contributes towards the production of good quality marketable products. (10)
- 10.3 Explain each of the following terms with regard to product marketing:
- 10.3.1 Pricing (3)
- 10.3.2 Promotion (3)
- 10.4 How can the following factors contribute to efficient production?:
- 10.4.1 Production schedules (time plans) (4)
- 10.4.2 Continuous training of staff (4)
- 10.5 How do workers of a production company benefit from the following?:
- 10.5.1 Unemployment Insurance Fund (UIF) (3)
- 10.5.2 Commission for Conciliation, Mediation and Arbitration(CCMA) (4)
- [40]**

**TOTAL SECTION F : [40 Marks]**

**GRAND TOTAL OF PAPER 200 MARKS**