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Department:  
Education  
**REPUBLIC OF SOUTH AFRICA**

**NATIONAL  
SENIOR CERTIFICATE**

**GRADE 12**

**CONSUMER STUDIES**

**NOVEMBER 2009**

**MARKS: 200**

**TIME: 3 hours**

**This question paper consists of 16 pages and a 2-page answer sheet.**

**INSTRUCTIONS AND INFORMATION**

1. This question paper consists of FIVE sections:

<b>SECTIONS</b>	<b>MARKS</b>	<b>TIME MINUTES</b>
A. Short Questions	40	20
B. Food and Nutrition	40	40
C. Clothing	40	40
D. Housing and Soft Furnishings	40	40
E. Theory of Practical Option	40	40

2. ALL the sections are compulsory.
3. Answer SECTION A on the attached ANSWER SHEET and place it in the BACK of your ANSWER BOOK.
4. Number the answers correctly according to the numbering system used in this question paper.
5. Start each question on a NEW page.
6. A calculator may be used.
7. Write with black or blue ink only.
8. Pay attention to spelling and sentence construction.
9. Write neatly and legibly.

**SECTION A: SHORT QUESTIONS****QUESTION 1**

- 1.1 Various options are provided as possible answers to the following questions. Choose the correct answer and make a cross (X) in the block (A – D) next to the question number (1.1.1 – 1.1.15) on the attached ANSWER SHEET. NO marks will be awarded if more than one cross (X) is made for each answer.

Use the table below to answer QUESTIONS 1.1.1 to 1.1.3.

INCOME BRACKET	TAXABLE INCOME	TAX RATE
<b>Group A</b>	0 – 122 000	18% of each R1
<b>Group B</b>	122 001 – 195 000	R21 960 + 25% of the amount above R122 000
<b>Group C</b>	195 001 – 270 000	R40 210 + 30% of the amount above R195 000
<b>Group D</b>	270 001 – 380 000	R62 710 + 35% of the amount above R270 001
<b>Group E</b>	380 001 – 490 000	R101 210 + 38% of the amount above R380 000
<b>Group F</b>	490 001 and above	R143 010 + 40% of the amount above R490 000

(2008/2009 © [www.oldmutual.co.za](http://www.oldmutual.co.za))

- 1.1.1 Sipho earns R169 025 per annum and falls within income bracket ...
- A Group D.  
B Group C.  
C Group B.  
D Group A. (1)
- 1.1.2 Income tax deducted from R270 000 is ...
- A R81 523.  
B R52 273.  
C R40 210.  
D R62 710. (2)
- 1.1.3 Sipho lost his job but still receives income tax forms. How much tax does he have to pay?
- A 0%  
B 25% of each R1  
C 35% of each R1  
D 18% of each R1 (1)

- 1.1.4 The percentage increase in the price of goods and services is known as ...  
A value-added tax.  
B the inflation rate.  
C pay-as-you-earn.  
D the interest rate. (1)
- 1.1.5 Changes measured in the average price of goods bought for a household, is the ...  
A time value of money (TVM).  
B new income tax system (NITS).  
C national credit regulator (NCR).  
D consumer price index (CPI). (1)
- 1.1.6 Estate duty is a type of tax payable ...  
A after someone has died.  
B on earnings above R60 000.  
C on consumer goods.  
D after the sale of a house. (1)
- 1.1.7 Compound interest is ...  
A financial profit made on shares.  
B interest earned on multiple savings accounts.  
C money earned on capital investments.  
D interest calculated on a principal amount plus interest earned. (1)
- 1.1.8 Choose the correct combination of foods that will provide the most fibre from the list below.  
1. Whole-wheat bran  
2. Crumpets  
3. Cornflakes  
4. White rice  
5. Oats porridge  
A 1 and 4  
B 1 and 5  
C 2 and 3  
D 4 and 5 (2)
- 1.1.9 Misleading statements on food labels can lead to ...  
A healthy diets.  
B high food prices.  
C health hazards.  
D weight loss. (1)

- 1.1.10 Which energy bar would be the right choice for a person suffering from anaemia?

<b>Energy Bar 1</b>	
Energy	2 110 kJ
Protein	5,2 g
Carbohydrates	57,1 g
Saturated fat	13,1 g
<b>Energy Bar 2</b>	
Energy	1 007 kJ
Protein	3,7 g
Sodium	13,3 mg
Dietary fibre	1,7 g
<b>Energy Bar 3</b>	
Energy	1 704 kJ
Protein	11,73 g
Iron	1,40 mg
Zinc	1,50 mg
<b>Energy Bar 4</b>	
Energy	321,9 kJ
Protein	7,6 g
Magnesium	10 mg
Vitamin E	13 mg

- A Energy bar 1  
 B Energy bar 2  
 C Energy bar 3  
 D Energy bar 4 (1)

- 1.1.11 Which of the energy bars in QUESTION 1.1.10 will have the greatest negative effect on a diabetes sufferer?

- A Energy bar 1  
 B Energy bar 2  
 C Energy bar 3  
 D Energy bar 4 (1)

- 1.1.12 Select the correct combination of statements with regard to the management of HIV/Aids.

1. Eat small meals more frequently.
2. Eat three big meals per day and snack more often.
3. Eat more fruit and vegetables to build the immune system.
4. Do not consume alcohol and cut down on physical exercise.
5. Consume more meat and pulses to increase protein intake.
6. Eat more food with salt and sugar.

- A 1, 4 and 5  
 B 2, 4 and 3  
 C 2, 3 and 6  
 D 1, 3 and 5 (3)

1.1.13 From the list below, select THREE statements that make an outfit suitable for a job interview.

1. Wear clothes that make you stand out.
2. Wear clothes that reflect your personality.
3. Wear clothes that do not have company slogans.
4. Wear clothes that reveal the beauty of your body.
5. Wear clothes creating a positive image for the company.

- A 1, 2 and 4  
B 2, 3 and 5  
C 3, 4 and 5  
D 1, 2 and 3

(3)

1.1.14 Select the correct combination of factors which will promote fashion change.

1. Customs and religions
2. Printed and electronic media
3. Economic growth
4. New technology in textile manufacturing
5. Government legislation
6. Economic recession

- A 2, 3 and 4  
B 1, 5 and 6  
C 2, 4 and 5  
D 1, 3 and 6

(3)

1.1.15 Which combination of statements is TRUE for a family buying a house for the first time?

1. The house must be situated on the main road.
2. The family must have a good legal team.
3. Electricity and water must be available at a reasonable cost.
4. Both husband and wife must be employed.
5. The children must have easy access to a school.
6. The walls of the house must be built with face brick.

- A 1, 3 and 4  
B 2, 5 and 6  
C 2, 3 and 5  
D 1, 4 and 6

(3)

**[25]**

## 1.2 Answer the following questions:

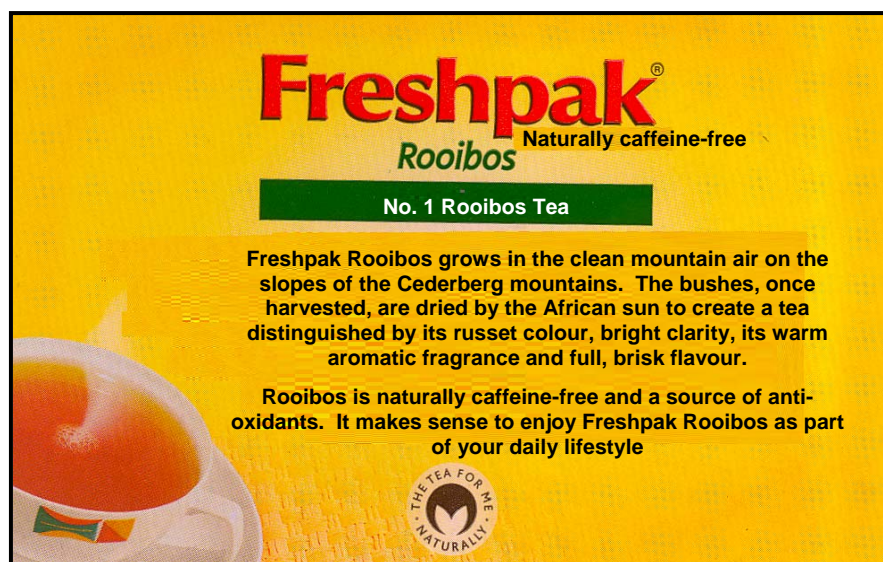
- 1.2.1 Select from the list THREE advantages of using the light bulb below. Make a cross (X) over the letters (A – F) on the attached ANSWER SHEET.



- A Available in white only
- B Expensive, but lasts longer
- C Energy saver and durable
- D Light is brighter with no glare
- E Biodegradable
- F Cheaper and consumer-friendly

(3)

- 1.2.2 Study the food label below.



Select TWO reasons why this product is endorsed by the Heart and Stroke Foundation and CANSA. Make a cross (X) over the letters (A – D) on the attached ANSWER SHEET.

- A Contains anti-oxidants
- B Supplies minerals and vitamins
- C Naturally caffeine-free
- D Cheap, yet tasty

(2)



- 1.3 Match the health condition in COLUMN A with the requirements in COLUMN B and dietary requirements in COLUMN C. Write the letter (A – F) and Roman numeral (i – vi) next to the question number (1.3.1 – 1.3.5) on the attached ANSWER SHEET, for example 1.3.6 A (i).

	<b>COLUMN A</b> Health condition	<b>COLUMN B</b> Requirement to help manage the health condition	<b>COLUMN C</b> Dietary requirement
1.3.1	HIV/Aids	A regular intake of nutrients that help the immune system to function better	(i) insulin
1.3.2	Diabetes		(ii) lactase
1.3.3	Gluten intolerance	B small frequent meals, that are low in fat and sugar, and rich in fibre	(iii) fresh fruit and vegetables
1.3.4	Lactose intolerance		(iv) fluoride and calcium
1.3.5	Anaemia	C study food labels, avoid/replace dairy products	(v) iron
		D include dairy products and water	(vi) protein
		E regular intake of nutrients to help replace red blood cells	
		F eliminate wheat and barley	

(5 x 2)

(10)

**TOTAL SECTION A: 40**

**SECTION B: FOOD AND NUTRITION****QUESTION 2**

2.1



Food products carrying the GI symbol have an accurate GI value stated on their nutrition information label.

- 2.1.1 Define the term *glycaemic index*. (3)
- 2.1.2 State FOUR benefits of eating mainly low GI foods. (4)
- 2.1.3 Name THREE effects of eating only foods with a high glycaemic index. (3)
- 2.1.4 Suggest FOUR ways to manage a healthy, low GI diet. (4)

2.2

Study the table below and answer the questions that follow.

	FOOD LIST	RATING	FOOD GI
A	Unsweetened bran muffin	Medium	62
B	Doughnut	High	76
C	Chips	High	75
D	Wafer biscuits	High	77
E	Popcorn	Medium	55

[© Glycaemic Index Food Chart]

- 2.2.1 Select TWO snack items from the above list that can help manage diabetes. (2)
- 2.2.2 Motivate the choice of the two snack items in QUESTION 2.2.1. (2)
- 2.3 Give THREE reasons why it is important to include dairy products in the diet for a person suffering from osteoporosis. (3 x 2) (6)

2.4 Read the extract below and answer the questions that follow:

### FOOD SECURITY

Food prices and food security have become critical global and national debates, given their relation to poverty and neglect. Families with the financial resources to escape extreme poverty rarely suffer from chronic hunger, while poor families not only suffer chronic hunger, but are the segment of the population most at risk during food shortages and famines.

A debate in Parliament highlighted some of the options to deal with rising food costs in South Africa. Even though options such as increased social grants, price controls, food coupons, higher minimum wages and additional exemptions from VAT were suggested, the Minister of Finance resisted "quick fixes".

[Amended article courtesy of *Business Times*, 8 May 2008]

2.4.1 Explain your understanding of *food security* with reference to the above extract. (2)

2.4.2 List FOUR responsibilities of government to sustain food security. (4)

2.5 Discuss the health-related risks illustrated below.



(5 x 2) (10)

**TOTAL SECTION B: 40**

**SECTION C: CLOTHING****QUESTION 3**

- 3.1 Read the scenario below. Study the illustration and answer the questions that follow.

Boysee is a sales representative for a well-known company. He feels that he does not have enough winter clothing and plans to expand his wardrobe. The grey, pure wool, three-piece suit is advertised at half price (NOW R699,00) at the winter sale of the nearby "His and Hers Boutique". As they would like to sustain the environment for future generations, the boutique specialises in locally produced clothing made from natural fibres. Although Boysee prefers well-known brand labels, he decides to purchase the advertised outfit illustrated below.



- 3.1.1 Differentiate between *classic styles* and *fashion fads*. (2)
- 3.1.2 "It is essential to dress professionally for the world of work."  
Discuss the suitability of the outfit selected by Boysee in terms of the above statement. (6)
- 3.1.3 Why did Boysee choose to shop at "His and Hers Boutique"?  
Give SIX reasons. (6)
- 3.2 Explain how the manufacturing of synthetic textile fibres may have a significant negative impact on the natural environment. (3 x 2) (6)

3.3 With the inflation rate constantly changing, young adults find it difficult to remain within the limits of their budget when buying clothing and accessories for the world of work.

3.3.1 Explain the following terms:

(a) Inflation rate (2)

(b) Consumer price index (2)

3.3.2 From the list below, select FIVE guidelines and motivate how EACH can assist a young adult to remain within the limits of his/her personal budget.

(a) Purchasing quality items

(b) Paying cash for purchases

(c) Shopping at factory shops and supermarkets

(d) Shopping alone

(e) Buying at seasonal sales

(f) Bargain-hunting

(g) Buying mix-and-match items

(h) Reading care labels (5 x 2) (10)

3.4 "Clothing is a silent but very powerful communicator."

Reflect on this statement and motivate how ONE of the following will support your opinion of the statement with regard to the choice of clothes for the world of work.

3.4.1 Self-esteem

OR

3.4.2 Lifestyle (3 x 2) (6)

**TOTAL SECTION C: 40**

**SECTION D: HOUSING AND SOFT FURNISHINGS****QUESTION 4**

- 4.1 What is a *mortgage bond*? (2)
- 4.2 Compare full title ownership and sectional title ownership with regard to the following:
- 4.2.1 Privacy (2)
- 4.2.2 Security (2)
- 4.3 Identify and explain TWO types of insurance available to a homeowner to protect the house and its contents. (2 x 3) (6)
- 4.4 An instalment sale transaction is one option when buying household equipment.
- 4.4.1 Explain what an *instalment sale transaction* is. (2)
- 4.4.2 Name FOUR advantages of purchasing a washing machine using an instalment sale transaction. (4)
- 4.5 Answer the following questions:
- 4.5.1 Refer to the illustrations below and the table on the next page to select the best washing machine in terms of the following:
- (a) Cost-effectiveness
- (b) Energy-efficiency



FIGURE 1: Sharp top-loader washing machine



FIGURE 2: Siemens top-loader washing machine

Machine Description	SHARP TOP-LOADER	SIEMENS TOP-LOADER
Wash load (kg)	5,0 – 7,0 kg	8 kg
Type of washing machine	Semi-automatic	Fully automatic
Control type	Microprocessor	Microprocessor
Number of programmes	8	4
Prewash (Soak)	✓	✓
Hot-water wash	X	✓
Heavy wash	✓	✓
Normal wash	✓	✓
Delicate wash	✓	✓
Quick wash	✓	✓
Automatic water control	X	✓
Voltage (Volt)	240	220
Minimum temperature (° Celsius)	–	30
Price	R4 999,00	R3 999,00

(2 x 4) (8)

4.5.2 The prices of the above machines are inclusive of VAT. What is VAT and how is it applied in South Africa? (4)

4.6 Read the following extract and answer the question that follows:

#### BRITONS TO GET GREEN MACHINE

A washing machine using just one cup of water for each cycle could go on sale in Britain this year. Xeros said yesterday that plastic chips remove dirt and stains from clothes, leaving them dry and reducing energy consumption. The company said the price of the new machine was not expected to be dramatically different from that of conventional washing machines. – Reuters

Discuss the benefits to the environment of purchasing energy-efficient washing machines. (5 x 2) (10)

**TOTAL SECTION D: 40**

**SECTION E: THEORY OF PRODUCTION AND MARKETING OF FOOD, CLOTHING AND SOFT FURNISHING PRODUCTS****QUESTION 5**

- 5.1 Explain how the following factors can contribute to the efficient production of quality, marketable products.

5.1.1 Planning (3)

5.1.2 Specifications (3)

- 5.2 Give FOUR reasons why the quality of raw materials used in the manufacturing of products is important. (4)

- 5.3 Read the scenario below and answer the question that follows.

An employer was charged for allegedly calling his employee foul names. The magistrate asked the employee why the matter was brought before the court as there were other procedures to follow.

Name the procedures that the employee could have followed to resolve the situation without going to court. (4)

- 5.4 Read the scenario below and answer the questions that follow.

A young first-time entrepreneur started a small-scale production business from home. After approaching a bank for a loan to purchase start-up raw materials, the young entrepreneur received R5 000 based on the business plan she provided. The young entrepreneur employed two workers, each working eight hours per day. She was fortunate to take over the production equipment from her retired father, who had also been trading from home in the same kind of business.

During the course of production the equipment kept breaking down and a lot of money was needed for repairs. A high mark-up was used to make a profit. Within two months the business became a liability because no profit was made. No payment was available for the workers, who then took their employer to the labour court.

5.4.1 Give THREE reasons why this entrepreneur failed. (3 x 2) (6)

5.4.2 The workers successfully took their employer to a labour court. Give reasons for their success. (4)

5.4.3 Advise the young entrepreneur on strategies to ensure sustainability in future entrepreneurial ventures. (4)



## 5.5 Read the scenario below.

Pamela, with the help of two assistants, produced 20 products to sell at her new business. Pamela and her assistants took three hours to complete the production. They sold their products at a 50% profit margin.

Raw materials:	R56,00
Assistants' wages	R10,00 per hour
Total packaging costs:	R22,00
Advertising flyers:	R1,50 per flyer (30 printed and distributed)
Transport to venue:	R15,00

Use the figures given to calculate the selling price of ONE product. Show ALL calculations.

(12)

**TOTAL SECTION E: 40****GRAND TOTAL: 200**

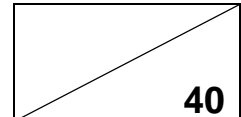
**SECTION A****ANSWER SHEET****EXAMINATION NUMBER:**

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**CENTRE NUMBER:**

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<b>QUESTION 1.1</b>					
1.1.1	A	B	C	D	(1)
1.1.2	A	B	C	D	(2)
1.1.3	A	B	C	D	(1)
1.1.4	A	B	C	D	(1)
1.1.5	A	B	C	D	(1)
1.1.6	A	B	C	D	(1)
1.1.7	A	B	C	D	(1)
1.1.8	A	B	C	D	(2)
1.1.9	A	B	C	D	(1)
1.1.10	A	B	C	D	(1)
1.1.11	A	B	C	D	(1)
1.1.12	A	B	C	D	(3)
1.1.13	A	B	C	D	(3)
1.1.14	A	B	C	D	(3)
1.1.15	A	B	C	D	(3)
<b>MARKS</b>					<b>(25)</b>
					<b>25</b>



**EXAMINATION NUMBER:**

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**CENTRE NUMBER:**

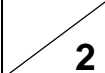
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**QUESTION 1.2**

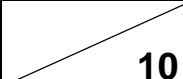
1.2.1

A	B	C	D	E	F	(3)	 3
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1.2.2

A	B	C	D	(2)	 2
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**QUESTION 1.3**

	Letter	Roman numeral	
1.3.1			(2)
1.3.2			(2)
1.3.3			(2)
1.3.4			(2)
1.3.5			(2)
MARKS			(10)
			 10

**TOTAL SECTION A: 40**