ORIGINAL OPTION

Martin approached a vehicle finance company after deciding on a car priced at R 285 000. The company initially offered him 72 months to make repayments of R 5 439,36 per month.

The graph on ANNEXURE A represents the total repayments of the 72 months. Study the graph and answer the questions that follow.

QUESTIONS

 Why does the graph start at 0 months and R 0,00? (2)Would you advice the option to start repaying one month after receiving (2)

3. How much money will Martin repay after:

the car? Explain your answer.

3.1 (2)one month

3.2 (2) 10 months

3.3 (2) 36 months?

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S Ben Porath

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House of Lords should be exceptional and subject to more checks and balances Introducing a wider range of experience into ministerial teams can sometimes make government more effective but government could also achieve this by making greater use of the range of talent on their own backbenches The Committee argues for more scrutiny of outside appointments when they are made The Prime Minister would be required to explain to the House of Commons why an appointment had been made under what terms and what was expected of the minister during their time in government The prospective appointee could be required to attend a pre appointment select committee hearing PASC identifies a strong argument of principle that ministers in an unelected House of Lords should be accountable to all Members of the House of Commons People who have been appointed to the Lords to be ministers should not automatically receive a title and place in the legislature for life It may be preferable to have a limited number of ministers who are members of neither House but accountable to both The Committee also examined the role of so called tsars There should be much more transparency about such appointments with greater clarity about their roles and responsibilities and a public statement of what they have achieved in their posts

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