

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

1. Why does the graph start at 0 months and R 0,00? (2)
2. Would you advice the option to start repaying one month after receiving the car? Explain your answer. (2)
3. How much money will Martin repay after:
 - 3.1 one month (2)
 - 3.2 10 months (2)
 - 3.3 36 months? (2)

Memorandum For Each Question Papers Of 2014 November

Lars Schernikau



Memorandum For Each Question Papers Of 2014 November:

Accountability in the Economic and Monetary Union Menelaos Markakis, 2020-04-02 Following the financial and public debt crisis the EU's Economic and Monetary Union EMU has been under intense political scrutiny. The measures adopted in response to the crisis have granted additional powers to the EU and national authorities the exercise of which can have massive implications for the economies of the Member States, financial institutions and of course citizens. The following questions arise: how can we hold accountable those institutions that are exercising power at the national and EU level? What is the appropriate level, type and degree of accountability and transparency that should be involved in the development of the EU's governance structures in the areas of fiscal and economic governance and the Banking Union? What is the role of parliaments and courts in holding those institutions accountable for the exercise of their duties? Is the revised EMU framework democratically legitimate? How can we bridge the gap between the citizens and the institutions that represent them and those institutions that are making these important decisions in the field of economic and monetary policy? This book principally examines the mechanisms for political and legal accountability in the EMU and the Banking Union. It examines the implications that the reforms of EU economic governance have had for the locus and strength of executive power in the Union as well as the role of parliaments and other political fora and courts in holding the institutions acting in this area accountable for the exercise of their tasks. It further sets out several proposals regarding transparency, accountability and legitimacy in the EMU.

Air Force Officers Vance O. Mitchell, 1996

Economics of the International Coal Trade Lars Schernikau, 2017-01-02 This book is the 2nd edition of the Economics of the International Coal Trade. Coal is the single most important source of power on our planet and today accounts for 40% of electricity generation and 30% of primary energy. The world's appetite for energy is still far from being met. Until 2050 an additional 6 billion people will require access to proper power. Why Coal Continues to Power the World introduces the reader to the global coal business: its importance, its source, its global demand, supply and trade, its use, its environmental impact and its future. Despite recent price hikes coal does not appear to be a popular subject today which may explain the little attention it receives in the scientific community. Since writing the first edition during the commodity super cycle in 2006-2008 the world has changed. How has this impacted the global world of coal? This book is useful to energy economists, businessmen, politicians, university professors, high school teachers, students and anyone with an interest in how the world is powered. It is also helpful to anyone studying climate change and global warming. This new edition of the book includes previously not covered special sections on Coal analysis and sampling with a special section on moisture. A technical summary of all key coking coal characteristics in Appendix 2. Coking coal, iron ore and the steel industry, Cement and petcoke markets, Global gas markets and the shale gas revolution in the US, Nuclear energy and the history of the oil market, Renewable energy and the German Energiewende, Power plant technology and CO₂ sequestration and processing, The role of CO₂ and why man-made CO₂ does not cause

global warming Apart from giving an in depth overview of the global coal business in this book the author argues that coal is far from dead Some of my key messages are contrary to popular beliefs The importance of coal will further increase in absolute and likely even in relative terms for decades to come Man made CO₂ has no effect on global temperatures and combustion of fossil fuels does not influence the weather We cannot stop the advance of coal we can only make this process as environmentally sustainable as humanly possible Therefore mankind needs to embrace coal as the bridge from the Oil Age to the Solar Age through the New Energy Revolution 4 Industrialized nations have to invest in coal and in all means to more efficiently burn coal in order to truly help the global environment and reduce global dust SOX and NOX emissions

Evaluating the Obama Presidency Meena Bose,Paul Fritz,2024-07-22 In 2007 and 2008 Barack Obama ran for president with a message of a shared purpose uniting all Americans and was elected with expectations that he would usher in a new national culture under an approach grounded in public engagement that would transcend partisan divisions But in an institutional system designed for incremental and contested policy making governance enacting these transformational ambitions proved to be far more difficult than anticipated This innovative volume assesses the legacy of President Obama with a conceptual focus on the challenge of meeting his goals with the realities of governing A diverse group of political science history and communication studies experts systematically examines Obama s performance accomplishments and shortcomings through the lens of the expectations gap the tensions and obstacles of translating campaign promises into policies The wide representative set of case studies address campaigning and coalition building party polarization presidential communication executive power leadership and decision making and domestic and foreign policy With original and deep analysis these scholars make a unique enduring contribution to understanding the Obama presidency the office of the president and indeed American politics This insightful accessible book will be of great interest to students and scholars of the presidency political communication rhetoric and broadly across US government and democracy *Yale Law Journal: Volume 125, Number 2 - November 2015* Yale Law Journal,2015-11-30 The contents of the November 2015 issue of the Yale Law Journal Volume 125 Number 2 include Articles The Un Territoriality of Data by Jennifer Daskal Political Entrenchment and Public Law by Daryl Levinson Benjamin I Sachs Review 18 Years On A Re Review by Richard A Posner Note Financing the Class Strengthening the Class Action Through Third Party Investment by Tyler W Hill Comment Law Enforcement and Data Privacy A Forward Looking Approach by Reema Shah Quality ebook formatting includes fully linked footnotes and an active Table of Contents including linked Contents for individual Articles and Notes proper Bluebook formatting and active URLs in footnotes This is the second issue of Volume 125 academic year 2015 2016 The Evening Star Faye Haskins,2019-09-11 The Evening Star The Rise and Fall of a Great Washington Newspaper is the story of the 129 year history of one of the preeminent newspapers in journalism history when city newspapers across the country were at the height of their power and influence The Star was the most financially successful newspaper in the Capital and among the top ten in the

country until its decline in the 1970s The paper began in 1852 when the capital city was a backwater southern town The Star's success over the next century was due to its singular devotion to local news its many respected journalists and the historic times in which it was published The book provides a unique perspective on more than a century of local national and international history The book also exposes the complex reasons for the Star's rise and fall from dominance in Washington's newspaper market The Noyes and Kauffmann families who owned and operated the Star for a century play an important role in that story Patriarch Crosby Noyes life and legacy is the most fascinating a classic Horatio Alger story of the illegitimate son of a Maine farmer who by the time of his death was a respected newspaper publisher and member of Washington's influential elite In 1974 his descendants sold the once great newspaper Noyes built to Joseph Allbritton Allbritton and then Time Inc tried to save the Star but failed

Fundamentals of Government Information Cassandra J. Hartnett, Andrea L. Severson, Eric J. Forte, 2016-06-09 Exercises throughout the text support instruction while the approachable and well organized style make it ideal for day to day reference use

[NTSE Stage 1 Question Bank - Past Year 2012-21 \(9 States\) + Practice Question Bank 5th Edition](#) Disha Experts, 2020-07-01

Hong Kong's Global Financial Centre and China's Development Yan-leung Cheung, Yuk-shing Cheng, Chi-keung Woo, 2016-12-08 This book provides an overview of Hong Kong's role as an international financial centre focusing especially on how Hong Kong has contributed significantly and continues to contribute significantly to China's economic development It considers the importance of Hong Kong's stock market in raising finance for Chinese companies explores the potential of Hong Kong as an offshore financial centre and discusses recent regulatory reforms It concludes by assessing the prospects for Hong Kong's continuing success as a global financial centre and puts forward recommendations for policies which would help secure continuing success

The Betrayal Kim Christian Priemel, 2018-05-17 At the end of World War II the Allies faced a threefold challenge how to punish perpetrators of appalling crimes for which the categories of genocide and crimes against humanity had to be coined how to explain that these had been committed by Germany of all nations and how to reform Germans The Allied answer to this conundrum was the application of historical reasoning to legal procedure In the thirteen Nuremberg trials held between 1945 and 1949 and in corresponding cases elsewhere a concerted effort was made to punish key perpetrators while at the same time providing a complex analysis of the Nazi state and German history Building on a long debate about Germany's divergence from a presumed Western path of development Allied prosecutors sketched a historical trajectory which had led Germany to betray the Western model Historical reasoning both accounted for the moral breakdown of a civilised nation and rendered plausible arguments that this had indeed been a collective failure rather than one of a small criminal clique The prosecutors therefore carefully laid out how institutions such as private enterprise academic science the military or bureaucracy which looked ostensibly similar to their opposite numbers in the Allied nations had been corrupted in Germany even before Hitler's rise to power While the argument depending on individual protagonists subject matters and contexts met with uneven success in

court it offered a final twist which was of obvious appeal in the Cold War to come if Germany had lost its way it could still be brought back into the Western fold The first comprehensive study of the Nuremberg trials The Betrayal thus also explores how history underpins transitional trials as we encounter them in today s courtrooms from Arusha to The Hague

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