

## Round 12

### Question Master Script/LifeSmarts Competition Difficulty: 2-3

**I would like to invite our teams to come forward.**

(Wait while the teams are seated on the stage.)

**My name is \_\_\_\_\_ and I will be the Question Master for this round of competition. I would like to ask the other officials working with me to introduce themselves.**

**Thank you.**

**The rules are the same as they've been all day.**

**We'll begin with the individual questions.**

**Teams, are you ready?**

**Let's begin.**

#### 1st Individual Question to Team 1 17040

Many people are using CFL bulbs to reduce their energy consumption. What does the term "CFL" mean?

- a. Chloral Floral Light
- b. Candescent Framing Light
- c. Compact Fluorescent Lamp

Correct Answer: c. Compact Fluorescent Lamp

#### 1st Individual Question to Team 2 17043

Which of the following accounts for the most home energy spending?

- a. Heating and cooling
- b. Refrigeration

c. Lighting and Appliances

Correct Answer: a. Heating and cooling

#### 1st Individual Question to Team 3 17049

How many gallons of water does the average American use in a day?

- a. 20-40 gallons
- b. 80-100 gallons
- c. 150-170 gallons

Correct Answer: b. 80-100 gallons

#### 2nd Individual Question to Team 1 9373

Of the following states, which has the most electoral votes?

- a. Pennsylvania
- b. Texas
- c. Ohio

Correct Answer: b. Texas

#### 2nd Individual Question to Team 2 17500

You have a dispute with your landlord about \$500 and decide to take your complaint to small claims court. Which of the following is not generally a benefit of small claims court?

- a. Court procedures are simple and informal
- b. Court fees are minimal
- c. You are provided a public lawyer free of charge

Correct Answer: c. You are provided a public lawyer free of charge

#### 2nd Individual Question to Team 3 18307

Which of the following would NOT be considered part of the human capital of your company?

- a. The education of employees
- b. Training obtained by employees
- c. Employees' dependents

Correct Answer: c. Employees' dependents

### 3rd Individual Question to Team 1

18463

This legal proceeding occurs when a lender seizes an asset because you didn't pay a loan as promised:

- a. Garnishment
- b. Bankruptcy
- c. Repossession

Correct Answer: c. Repossession

### 3rd Individual Question to Team 2

10391

What does a high PE ratio indicate?

- a. That the stock is expensive to invest in at this point
- b. That the stock is cheap to invest in at this point
- c. The amount of profit a company is making

Correct Answer: a. That the stock is expensive to invest in at this point

### 3rd Individual Question to Team 3

13443

Which of the following may turn you away if you do not have health insurance?

- a. Private Hospitals
- b. Public Hospitals
- c. Community Clinic

Correct Answer: a. Private Hospitals

### 4th Individual Question to Team 1

6076

How do anabolic steroids affect the human brain?

- a. They disrupt normal hormone function
- b. They increase the size of the brain
- c. They make the brain work more efficiently

Correct Answer: a. They disrupt normal hormone function

### 4th Individual Question to Team 2

7337

Cancer is the name for a group of diseases characterized by:

- a. A breakdown in cells and organs in the body
- b. Abnormal and uncontrolled growth of cells in the body
- c. Both A and B

Correct Answer: b. Abnormal and uncontrolled growth of cells in the body

### 4th Individual Question to Team 3

6150

Various fungi that are capable of fermenting carbohydrates are known as?

- a. Molds
- b. Yeast
- c. Toxins

Correct Answer: b. Yeast

(At the end of the individual questions...)

**That's the end of the first round. Great match! Let's check the scores.**

(Read the scores or ask the scorekeeper to read the scores.)

**Do we have any alternates?** (Wait for alternates to be seated with their teams.)

**Now we will move to the team round of competition.**

**Each team will be asked four questions.**

**Let's begin.**

**1st Team Question to Team 1**

17583

For safety, how many feet of empty space should surround your space heater while in use?

- a. 1
- b. 2
- c. 3

Correct Answer: c. 3

**1st Team Question to Team 2**

8558

The UL Mark on a product means:

- a. Underwater Labs tested it for use in extreme conditions
- b. Underwriters Laboratories tested samples of it for safety
- c. UL Magazine thinks it works well for the price

Correct Answer: b. Underwriters Laboratories tested samples of it for safety

**1st Team Question to Team 3**

11692

The level of these two things should be watched to make sure that pool water is safe:

- a. Acid and PH
- b. Chlorine and PH
- c. Chlorine and Acid

Correct Answer: b Chlorine and PH

**2nd Team Question to Team 1**

11232

You see many charges on your phone bill. The 911 charge is imposed by:

- a. Your phone company
- b. The federal government
- c. Local governments

Correct Answer: c. Local governments

**2nd Team Question to Team 2**

5409

What is true about domain names and IP addresses?

- a. A domain name can identify one or more IP addresses
- b. A domain name is the same as an IP address
- c. You have a domain name or an IP address, but not both

Correct Answer: a. A domain name can identify one or more IP addresses

**2nd Team Question to Team 3**

14942

You must purchase a license in order to legally use:

- a. Public domain software
- b. Free software
- c. Proprietary software

Correct Answer: c. Proprietary software

**3rd Team Question to Team 1**

11049

What amendment gave women the right to vote?

- a. The 12th Amendment
- b. The 25th Amendment
- c. The 19th Amendment

Correct Answer: c. The 19th Amendment

**3rd Team Question to Team 2**  
15396

To get solicitors to stop calling my house, I can add my name to the Do Not Call National Registry. Where can I find this?

- a. Federal Trade Commission Website
- b. Department of Labor Website
- c. Better Business Bureau Website

Correct Answer: a. Federal Trade Commission Website

**3rd Team Question to Team 3**  
10951

The largest percentage of Peace Corps volunteers work in:

- a. Agriculture
- b. Health care and HIV/AIDS prevention
- c. Education

Correct Answer: c. Education

**4th Team Question to Team 1**  
5165

Landfills should be built:

- a. In a ground water source
- b. Below the ground water level
- c. Above the ground water level

Correct Answer: c. Above the ground water level

**4th Team Question to Team 2**  
8722

The main source of aluminum is:

- a. Iron ore
- b. Bauxite
- c. Chromite

Correct Answer: b. Bauxite

**4th Team Question to Team 3**  
5687

Nuclear fission means that:

- a. Atoms are split apart
- b. Two or more atoms are joined together
- c. Heat and light are retained by the atoms

Correct Answer: a. Atoms are split apart

**Question Master Script**  
(End of Team Questions)

**Next we'll move into our Team-Plus Questions. Before we begin, let's test the buzzers.**

(Ask all students to test their buzzers, starting with the student nearest you and going down the line. The timekeeper will reset the buzzers after each student tests his/her buzzer.)

**Thank you.**

**This first question is for the first player on each team. The person who buzzes in and gives me the correct answer wins control of the question, and that team will have a chance to answer two additional questions.**

**Remember, I must call your name before you give your answer. You have five seconds to answer the first question, and ten seconds to answer the second and third questions in the group.**

**Let's begin.**

**Team-Plus Question #1**

15998

A community of animals and plants interacting with one another and with their physical environment is known as:

Answer: An ecosystem

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

**Add-on #1**  
10115

What are the two pollutants that cause acid rain?

Answer: Sulfur Dioxide (SO<sub>2</sub>) and Nitrogen Oxides (NO<sub>x</sub>) (nitrogen oxide)

**If Add-on #1 is answered correctly, ask Add-on #2**  
For five more points,  
17512

Acid rain results in an increase in aluminum levels and low pH levels in lakes and streams. Name two ways that this may impact wildlife in lakes and streams:

Answer: Kill individual wildlife, reduce wildlife population numbers, completely eliminate species, decrease biodiversity, cause lower body weight, cause smaller size, make wildlife less able to compete for food, make wildlife less able to compete for habitat

**Team-Plus Question #2**  
18326

When asked why they work, teens most commonly give four reasons. To earn money is one. Name one other common reason teens work?

Answer: Their parents want them to work; saving for college (or other long-term goal);

test the job market or certain jobs (gain experience)

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

**Add-on #1**  
10282

On your paycheck, FICA is a line item for monies deducted from your paycheck by your employer. What does FICA stand for?

Answer: Federal Insurance Contributions Act

**If Add-on #1 is answered correctly, ask Add-on #2**  
For five more points,  
18134

Explain the difference between a tax deduction and tax credit:

Answer: A tax credit is a dollar-for-dollar reduction in taxed amount and a tax deduction reduces income subject to taxation

**Team-Plus Question #3**  
10971

What enforcement agency is primarily concerned with fraud via U.S. mail?

Answer: United State Postal Inspection Service

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

**Add-on #1**  
16547

The steps are: post a fraud alert at credit reporting agencies, close accounts, file police report, and file a complaint with the

Federal Trade Commission —what is the problem?

Answer: Identity theft; illegal use of credit card; credit card fraud

**If Add-on #1 is answered correctly, ask Add-on #2**

For five more points,  
16540

A victim of identity theft reports it to consumer reporting agencies. They place a seven year notice on the victim's credit report that is referred to as:

Answer: An Extended fraud alert

**Team-Plus Question #4**  
9591

When speaking about drugs, what does the abbreviation OTC refer to?

Answer: Over the counter

Now you have a chance to add five more points to your score. You can work with your teammates on this one.

**Add-on #1**  
17663

Any substance used to provide a technical effect in foods is better known as:

Answer: An additive

**If Add-on #1 is answered correctly, ask Add-on #2**

For five more points,  
17664

In the US, the use of food additives has become more common over the past few decades. Why?

Answer: Due to increased production of prepared (processed, convenience) foods; to enhance a food's flavor, texture, freshness,

or appeal; many of us no longer grow our own food; we rely on food to remain safe for a period of time; we rely on the food industry to meet our dietary needs

(End of Team Questions)

**Great round! Let's check the scores.**

(Read the scores or ask the scorekeeper to read the scores.)

**Do we have any alternates?** (Wait for alternates to be seated.)

**The next round is the challenge round. Before we begin, let's test the buzzers.**

(Ask all students to test their buzzers, starting with the student nearest to you and going down the line. The timekeeper will reset the buzzers after each student tests his/her buzzer.)

**Thank you.**

**Remember: you may buzz in at any time during the question. However, I will stop reading the question when you buzz in.**

**Please do not give an answer until I call your name. If the first person to buzz in gives an incorrect answer, or does not answer within five seconds, the other teams can buzz in at any time.**

**Correct answers are worth 10 points. There are 15 questions, so it's still anyone's game!**

**Let's begin.**

**Challenge Question 1**  
15331

Name one federal law that prohibits job discrimination:

Correct Answer: The Civil Rights Act; Equal Pay Act; Age Discrimination in Employment Act; The Americans with Disabilities Act; The Rehabilitation Act

**Challenge Question 2**  
17575

If your car has a safety defect and is recalled, the manufacturer has three options for correcting the problem. Name two:

Correct Answer: Repair the car (at no charge); replace the vehicle with an identical or near identical vehicle; issue a refund (for the purchase price minus depreciation)

**Challenge Question 3**  
15805

In the US, this product causes more deaths per year than all deaths from HIV/AIDS, alcohol use, motor vehicle injuries, suicide, and murder combined. This describes:

Correct Answer: Tobacco

**Challenge Question 4**  
13165

A typical credit card account number is how many digits long?

Correct Answer: 16; sixteen

**Challenge Question 5**  
17405

Ariel, Ariel Black, Courier New, Georgia, Times New Roman, and Verdana are all names for:

Correct Answer: Computer fonts; core Web fonts; fonts

**Challenge Question 6**  
17268

The first half of the 30/30 Lightning Safety rule states, "Go indoors, if after seeing lightning, you cannot count to 30 before hearing thunder." What is the advice regarding the second number 30?

Correct Answer: Stay indoors for 30 minutes after hearing the last clap of thunder

**Challenge Question 7**  
18148

When a car dealer has an inferior or damaged car he cannot sell on the lot, he may have a salesperson try to sell it through the classifieds making it seem like a private party sale. This practice is called:

Correct Answer: Curb stoning

**Challenge Question 8**  
7204

To properly store cold foods, set your refrigerator to what temperature Fahrenheit?

Correct Answer: 40 degrees Fahrenheit (or below)

**Question Master Script**

**We're about halfway through the Challenge Round, so let's stop and check the scores.**

(Ask the scorekeeper to give the scores.)

**There are seven questions remaining. Good luck teams!**

**Let's continue.**

**Challenge Question 9**  
11867

Because many species of fish and shellfish rely on these sheltered waters as protected places to spawn, they have been given the nickname "nurseries of the sea." What are they?

Correct Answer: Estuaries

**Challenge Question 10**

12686

Bandwidth is usually measured in:

Correct Answer: Bits-per-second

**Challenge Question 11**

11190

Lead-based paint used in homes may be a hazard when found on surfaces that children can chew on or that get a lot of wear-and-tear. Name two examples:

Correct Answer: Windows, windowsills, doors, doorframes, stairs, railings, banisters, porches, fences

**Challenge Question 12**

17791

After a flood or other emergency, if you can't boil water, you can treat water with what?

Correct Answer: Chlorine tablets, iodine tablets, unscented household chlorine bleach (5.25% sodium hypochlorite)

**Challenge Question 13**

17893

A rule that limits how much of a certain product can be imported is a:

Correct Answer: Quota

**Challenge Question 14**

10468

If a person's breathing stops while the person is sleeping, the person may have this syndrome:

Correct Answer: Sleep apnea

**Challenge Question 15**

13714

Which federal agency publishes The Consumer Action Handbook?

Correct Answer: Federal Citizen Information Center; General Services Administration; GSA

(At the end of the Challenge Round)

**Great Competition! Let's check the scores.**

(Read each team's score.)

**The scores show that \_\_\_\_\_ is the winning team. Congratulations!**

**Tiebreakers #1**

**We have a tied score between \_\_\_\_\_ and \_\_\_\_\_ (name the teams with the tied score). We'll play a tiebreaker round of 3 open-ended questions. Only the tied teams will play. Each correct answer is worth 1 point.**

**Ready? Let's begin.**

**Question #1**

10123

What is the upper part of the atmosphere known as?

Correct Answer: Stratosphere

**Question #2**  
18147

Grants, work-study, loans, and scholarships are all options for financing your college education. For which one do you have to repay the money you receive?

Correct Answer: Loans

**Question #3**  
17503

This government program, created by the Social Security Act, pays for the health care costs of people with low income or no income. Please give the name of the program as it is known nationally:

Correct Answer: Medicaid

**Tiebreakers #2**

**Wow. Close match! We'll play another round of tiebreakers. Good luck teams.**

**Question #1**  
10308

What law established the federal minimum wage?

Correct Answer: Fair Labor Standards Act; FLSA

**Question #2**  
17079

Give two examples of an aquatic ecosystem:

Correct Answer: Aquaculture, coral reefs, estuaries, lakes, ponds, rivers, streams, wetlands, groundwater, reservoirs, coastal areas, lagoons, kelp and seagrass beds, intertidal systems, oceans

**Question #3**  
17621

Why is it not the best practice to feed an infant directly from a jar of baby food?

Correct Answer: Bacteria from the baby's mouth may contaminate the rest of the food; the jar lid might not be clean and may contain harmful bacteria

**Extra Multiple Choice Questions**

**Question #1**  
10049

When you use your car's overdrive gears, what effect will this have on gas mileage?

- a. You will use less gas
- b. You will use more gas
- c. It will not effect how much gas you use

Correct Answer: a. You will use less gas

**Question #2**  
18130

Which of the following may improve your credit score?

- a. Having a mix of installment loans and credit accounts
- b. Applying for many new accounts
- c. Having a short credit history

Correct Answer: a. Having a mix of installment loans and credit accounts

**Question #3**  
16476

You are flying later this afternoon. Who should you call to check on the status of your flight?

- a. The Department of Transportation
- b. The FAA

c. The airline

Correct Answer: c. The airline

**Question #4**  
10739

Who regulates the sale of drugs online?

- a. Only the U.S. Food and Drug Administration
- b. Only state departments of health
- c. Both federal and state agencies

Correct Answer: c. Both federal and state agencies

Usually found and used in the bathroom, this small appliance displays a caution label and accounts for a significant number of burn injuries to the eyes and face which require hospital emergency room care—what is this product?

Correct Answer: Hair curling iron; curling iron

**Extra Open-Ended Questions**

**Question #1**  
10970

What does the acronym NATO stand for?

Correct Answer: North Atlantic Treaty Organization

**Question #2**  
11174

Seventy percent of car-bicycle crashes occur in two general locations. Name one:

Correct Answer: At driveways, at intersections

**Question #3**  
9447

What is telephone “slamming”?

Correct Answer: Changing of your local or long distance carrier to another company without your knowledge or permission

**Question #4**  
17309