

AN ETHIC READER

BY

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IT-ETHIC

Professor: *Paul Pajo*



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BOOK REVIEW

Book Review: There's No Such Thing as "BUSINESS ETHICS"

CHAPTER 1: Whatever happened to Business Ethics?

This chapter discusses about the wrongdoing of companies in America tackled on how unethical America is turning into and how they resolve some of the problems when it comes to ethical discussion. I have learned that America also lacks ethics and needs ethics to improve their companies. *"on November 8, 2001, people were shocked when one of the hottest companies of the booming nineties, Enron, admitted to using accounting practices that had inflated its income figures by \$586 million over a four-year period less than a month later, Enron filed Chapter 11 bankruptcy, and early in 2002, the Justice Department launched a criminal investigation into the company's practices. Investigation wanted to determine how much executives knew about the company's status, as they told their employees to hold their shares of Enron stock, but sold more than \$1 billion of their own. The company went belly-up, employees' retirement savings were all wiped out, and millions of investors lost a total of more than \$60 billion. The investors were stunned."* Page 1 of the book. How could something like this happen? Why did it happen? Who let it happen?

The problem is ethics people don't know who to trust anymore who to invest. Said Brett Trueman, who teaches at the Haas school of business. Brett also said that the problem in ethics is not limited to businesses only it can also be in religious groups like the Catholic Church. *"Of course, the problems aren't limited to just the business world. The public was horrified by the abuses that occurred in the Catholic Church and how the incidents were covered up."* Page 3 of the book. Many people were surprised that even the Catholic Church is guilty of unethical manners etc. but they are the one who's setting the standards for ethics? Now who to trust? And now even teachers are not trusted or not given full trust of people according to the chart in page 4.

The ethical dilemma in the book said it is divided in three reasons; (1) We Do What's Most Convenient (2) We Do What We Must to Win (3) We Rationalized Our choices with relativism. Let's first discuss the first one We Do What's Most Convenient we tend to be unethical because we are so lazy to be good. What do we do easy thing or the right thing? Some time people lie just to cover up their mistakes now there a problem there with ethics. People are doing unethical manner because they are lazy enough to be ethical. We Do What We Must to Win, for people who hated losing they tend to choose for being ethical and winning. The book said *"many people believe that embracing ethics would limit their opinion, their opportunities, and their very ability to succeed in business."* PAGE 7 of the book. If they believe that it would limit everything for them then ethics will not be included in their lives anymore its just going to be all about money power and greed no one will understand the importance of ethics especially when it comes to individuals.

CHAPTER 2: Why This Rule is Golden

The chapter talks about the golden rule and why you and I should adopt the golden rule? Now there are 4 why's in believing the Golden Rule; First the Golden Rule is Accepted by most people. Golden rule is like a common sense of course can you imagine someone saying "please treat me worse than you"? No! Because everyone wants to be treated well no one wants to be abused. Even people who pursue unhealthy relationship or broken family does not want to be treated badly. It is very difficult for people to treat other people the same how do they look on other? On wealth? Talent? If you going to limit you self here you'll never learn on how to use the golden rule. *"The Golden Rule can be used to create common ground with any reasonable person."* PAGE 26. Second The Golden rule is easy to understand Cousin's remark shed light on a problem with ethic. People are having a hard time because they think its complex and intangible you know what's good about the Golden rule it makes intangible tangible. You don't need to know about law or philosophies you simple imagine yourself to the place of the other. The Third, the Golden Rule Is a Win-Win Philosophy. Everybody wins in the Golden rule when you live by this rule, you will treat others as you want to be treated by others if that does happen you win where the loser in that?. And finally the fourth one is The Golden Rule Is a Compass When You Need Directions. *"There's harmony and inner peace to be found in following a moral compass that points in the same directions regardless of fashion or trend"* By Ted Koppel PAGE 29. It simply says that if you have a compass you will never get lost and you will eventually improve everyday if you have inner peace. The Golden rule provides that direction in your live even though circumstances changes still it gives solid predictable every time its used.

CHAPTER 3: THE GOLDEN RULE BEGINS WITH YOU

How do you want to be treated by other? According to the book it says that they want to be treated: I want to be valued, I want to be appreciated, I want to be trusted, I want to be respected, I want to be understood and I do not want to take advantage of me. These are the topics on how you want to be treated by others. I want to be valued *"in the American marketplace today, 70 percent of the people who leave their jobs do so because they do not feel valued."* PAGE 39. If you're going to think about it 70 percent is a lot for people who want to feel being valued. And so companies now Applies the Golden rule they give value by treating them with a good salary and good attitude towards work.

I want to be appreciated, it is closely related of being loved and valued same concept are shown here. Everyone wants to excel and achieve something in their lives and they want to be appreciated for the skill they are showing for their work know that what you do matters builds your self confidence and self worth. Human relations expert and author Donald Lard asserted that "Always help people increase their own self

esteem. Develop your skill in making other people feel important. There is hardly a higher compliment you can pay an individual than helping him to be useful and to find satisfaction in his usefulness" PAGE 41.

I want to be trusted "To be trusted is a greater compliment than to be loved" PAGE 42 by George MacDonald. Trust is the foundation of all good relation because when the trust is absent the relationship with others doesn't last long. It can also be applied in good business relationship and good friendship all require trust. The book said that people who engender trust is to *"maintain integrity, Openly communicate vision and values, show respect for employees as equal partners, Focus on shared goals rather than personal agendas, do the right thing regardless of personal risk, listen with an open mind, demonstrate compassion, and maintain confidence"* Page 42 by Manchester Inc. These are the things you will get if you truly trust somebody.

I want to be respected well when others trust me I receive responsibility and authority. When someone respects me it touches something within me. Simply put it in a way respect is different from a trust when you are respected you gain dignity and build confidence. I want to be understood *"when dealing with others, seek first to understand, then to be understood"* PAGE 47. Cases do happen when people don't get along in a work place they resign. Some times it is caused by indifference of others but in later part if you take time to understand each individual their way of making things is not wrong they just do it differently. Each person has their own ways of doing things it may be the hard way or the easy but it doesn't matter what matters is you understand what he/she's doing. You might know a lot but you don't understand it much, for me understanding is best than just knowing things. And lastly I do not want others to take advantage of me. *"It doesn't matter whether you're talking about lying to your neighbor or defrauding a big corporation, any actions ultimately impacts individual people – for better or worse"* PAGE 49. To make it short each decision will make an effect on others if you do something good then results will show. If you do something bad many will get affected and bad outcomes will show.

Book Review: Managing Business Ethics: Straight Talk about How to Do It Right

By: Linda K. Trevino and Katherine A. Nelson

Chapter One

Introduction Straight talk About Managing Business Ethics: Where we're going and why

The Book is trying to tell us that they want to take the mystery out of ethics because for some reason people are not fond of studying ethics. *"WE want to take the mystery out of business ethics. In other situation (romance, for example?) mystery may stimulate interest. But only serves to make ethics inaccessible to most students or managers. For most people, the word ETHICS means something esoteric, impractical and far removed from reality"* PAGE 4. As the book said it is about us – people making decision in actual organization everyday. Situation concerning right and wrong where values are in conflict.

Focusing on the positive and the ethical side in people and organization we see a lot of real world example to inspire us to keep ourselves and the organization moving to a positive ethical direction. So there is always a chance to change our selves and our mind set with our ethical view in life. *"Ethical conduct is alive and well at work. In a recent industry week survey, three out of four respondents claimed that their company's code of ethics, or ethics in general, actually means something to them in their day-to-day work, and that figures is up from earlier survey. Employees are clearly looking for positive guidance from their organizations so that they can feel good about the work they do everyday"* PAGE 6. In working in a good ethical environment it will eventually affect the work of the employees. There are many positive results when you apply ethics in your daily live one example is that good working environment of employees.

Can business ethics be taught? According to Mr. Felix Rohatyn, a noted New York investment banker said that ethics can't be taught past the age of 10. Lester Thurow, former Dean of the Massachusetts institutes of technology's Sloan School of Management, echoed this view when he stated that business schools can do little if students haven't already learned ethics from their families, clergy, previous schools, or employers. Ethics must be learn before 10 years old and the family are responsible in teaching the child and showing him the way to learn ethics. We can see clearly now that ethics is vital in schools and in businesses because of decision making.

Chapter Two

Why be ethical? (Why bother? Who cares?)

"We haven't created john, or made him u. He was a son, a brother, a husband, and he became a father one month after he died in 1978. He was 32 years old. He died

because some people who worked for a leading corporation never thought about how their product could affect him – or if they think about it, they didn't care enough" PAGE 23. There is still a continuation of this story but I like to site this one because it strikes my attention. Why be ethical for some reason we have to because if we neglect it many people would get hurt like the one I sited earlier some one could really die because they just think about it but they just didn't care enough. How can that be? It is not safe to work with that kind of material but no one told him or warned him about it? For what for money common! People are not like tool that you can control anytime they have emotions and feeling to understand but why this john had died? Its because they lack ethics and values.

The motivational to be ethical, classical economist assumed that all human behaviour are motivated by self interest that humans are purely rational economic actors with the basis of cost/benefit analyses. It means that people think of what will benefit them in every decision they make in everything that they do in their lives they must have a basis of cost/benefit analyses. But some times they tend to act altruistic the one who advocate altruism and they seem to have little to do with cost/benefit analyses. Example Mal back lost wallet to stranger's cash and all, help strangers in distress, donate blood marrow for strangers, or kidney to a family member. So all of us have moral and ethical concerns as well as economic self interested concerned.

Chapter Three

Common Ethical Problems

The book said that the bad new about business ethics is your career can be the reason to damage if you mishandle an ethical dilemma. But there are also good new because many ethical dilemmas are predictable and if its predictable then we can handle them more properly but you should think what will happen if it occurs. It is also important that we see the relationship between the employer and the employee although most people doesn't sign contract you have an contractual relationship between the worker and the employer, the employer pays you money while the worker must provide good service and he is expected to act accordingly to the company. In short they have the responsibility to be in the family and behave in a certain way.

This chapter only talks about the common ethical problems and how is going to be solve with ethics. There will be always ethical dilemmas in our daily live but we have to decide at the end of the day. So what are ethical dilemmas one is discrimination *"You interviewing candidates for a job as chief engineer on a new power plant that will be located near a major metropolitan area. The job will place significant emotional and physical demands on the person selected to run the project. The senior vice president*

who will serve as the chief engineer's managers says that whoever is selected as chief engineer will have to commit to at least two years to the job and that the demands of the job will allow for no vacations. It's a big commitment for whoever gets the job, but the rewards will be substantial if the project is a success. The leading candidate for the position – an engineer with an outstanding track record during her 12-year career at your company-tells you that she just discovered she's pregnant. Do you recommend her for the job?" PAGE 49. Discrimination occurs when ever something other than qualifications affect how an employee is treated unequal treatment usually unfavourable. But in the example what will it be? Will you recommend her for the job or will you reject her for being pregnant. If I will decide on this I will not recruit her for practical purposes only it is not discrimination because of sexuality it is because she failed to commit the two years no vacation even though she has a track record for 12 years. So the book basically talks about different issues about corporation work and life style of people when it comes to ethics.

Book Review: Business Ethics Second Edition

By Norman E. Bowle and Ronald F. Duska

Chapter One

My Position and Its Duties

The questions that are frequently asked in the book are "what should one do?" Perhaps the most obvious answers, is the following: "one should do one's job." Now here we have a straight rule that justify common morality. But of corse if you do one's job you should sign a contract that shows that you have an agreement with them. An agreement that should be kept in promised that should be followed at all cost. These are some of the responsibilities that provide a rule "one should do one's job".

In page 4 of the book "*within a business, every person has a position, a job to perform – assembly line, worker, salesperson, accountant, public relation specialist, chief executive, member of the board. This position is defined by a set of rule or practices that indicate what that person should do; that is, what person is expected to do, what obligation or duties that person has, or more commonly, what responsibility that person has*" the book is trying to point out that in every position in one job you have a responsibility, obligation, and duties for the company and for your self. Each and every person must be committed to achieve what is right and what is morally good that is sticking in your own position.

In page 4 of the book "the concept of a role is needed in describing the repeatable patterns of social relations which are not mere physical facts and which are structured partly by the rules of acceptable behavior in the society in question." If we us

the concept of role we will see that how much job is a role. The society is the business itself or the organization. The company have its own social pattern that will eventually structure the relation of the people in the firm and give their own rule of acceptable behavior.

Chapter Two

The Moral Responsibilities of Business

Perhaps the strongest argument in this chapter that will be talked about is “Is Business Bluffing Ethical?” According to Carr, there may be something called ethics and that it a matter of one’s personal life. Sometime ethics is mixed up with business according to Carr business is like a poker game the objective is to win as long as you follow the rule you will not harm no one. In the business it is also the same you must win and follow the rules to be fair with other businesses. But it doesn’t indicate that business ethics and the same with ethical rules emphasizing cooperation and concern for others, but it has nothing to do with the ethics of morals in our everyday lives. One might say “do unto other as you would have them do unto you” in the business it is like the game of poker the primary rule is “do unto others what you wouldn’t have them do to you, before do it to you.” As Carr has observes:

“Poker’s own brand of ethics is different from the ethical ideals of civilized human relationship. The game calls for distrust of the other fellow. It ignores the claim of friendship. Cunning deception and concealment of one’s strength and intention, not kindness and openheartedness, are vital in poker. No one thinks any worse of poker on that account. And no one should think any worse of the game of business because its standards of right and wrong differ from the prevailing traditions of morality in our society.” Page 20 of the book. To put it simply Carr is saying that business ethics should not be mixed in moral ethics because they are entirely different in a sense that they are used differently.

Chapter Three

Morality in the practice of business

In this chapter “we will try to show that unless business adheres to minimum standards of justice and fairness and give recognition to the right of those engaged in the practice of business, business practice become impossible. We will show why such practices as lying, stealing, fraud, and bribery are all immoral and why business practices them presuppose that such actions are immoral. We will then show that practices like advertising, hiring, auditing, producing, selling etc., need to be guided by moral norms. Finally we will use moral norms to evaluate advertising and hiring

practices.” Page 45 of the book. To keep it short this chapter will tell us how it is really done morally when it come to business practices.

Chapter 1:

Book Review: Paradigms and Parables: Managing Change in the Nineties

Basically, this chapter serves as an introduction and an out view on what the book is all about. On the first pages of the book, it talks about the history of the Americans in the decades of 1980's. It was the time when the United States is trying to develop its way to major changes and improvements; they believed that it's their time to change their system because they see it wrong. They are now forming new management thinking required in order put the American dream back on its track.

In this chapter, there was a portion which I really liked; it was entitled as “We Have Met the Enemy and He Is Us”- I agree that our enemy is ourself, WE ARE THE ENEMY because we tend to fight and argue with ourself by looking only in the financial aspect of what life brings us. We should be independent enough to think and to face our action's consequences in order for us to improve. In every battle that we face, we should put in mind that victory is very important and a must for us to gain an importance to the society.

On the later part of the chapter, “The Ten Commandments of Ethics in Business” was revealed. Here are the Ten Commandments:

- I. Talk the Talk of Social Justice.
- II. Walk the walk of social action.
- III. Put people on the bottom line of corporate calculation.
- IV. Do right yourself, don't leave it to God.
- V. Do what is ethical, and you will do good business.
- VI. Let your work integrate faith and finance.
- VII. Cast aside the symbols of individuality and define yourself by consequences of your action.
- VIII. Recognize that economy, opportunity and social justice are the legs which society stands.
- IX. Give the extravagant gift of your commitment to social justice.
- X. Remember: Peace and Prosperity in all the worlds are created by ethical business practice.

Chapter 2:

Talking the Talk: Social Justice

To make the long story short, I would like to reflect about “The Parable of the Price.” Norah, as an example for us to understand things much better, a worker on a trading company has her own garden of apples. She brings one of these to her office everyday and consumes

this during her break time. Her assistant Bradlee once questioned her why she bothers to plant her own garden of apples where in fact she can buy them instead at a cheaper price. Bradlee, told her that it more cheaply and convenient for her than to plant it for herself, Bradlee thinks that Norah's actions are not wise enough. But then Norah answered him and proved him wrong. Norah told him that buying one is more expensive than making one. In buying one these the government adds more expenses like taxes and subsidiary, where as the apple of Norah is her fruit of labor and her expenses of her own.

With this example, yes, it is true that we have the freedom in choosing our own decisions; we should be wise enough to know the right and the wrong. Through this chapter it conveys a message that we should try to help one another by sharing your ideas and knowledge with them. We should know our systems works for us to choose the right thing.

Chapter 3:

The Parable of Ethical Actions

In this Chapter, it is putting to action on what commandment number one is all about. After you do some talking it is a must to put it in actions. We all know that actions are more difficult than words. Actions are very risky when it comes to business.

As a new generation of business leaders set out, they must make a sense of direction. They should provide and support systems of their own. A direction comes within, it is when you truly believe in yourself that you can do better and you will be the best. As I've said earlier in chapter two; I agree that we have the right to decide when it comes to business matter. And for that we should make ourselves ready for our decisions consequences.

Book Review: The Power of Ethical Management

By: Kenneth Blanchard and Norman Vincent Peale

INTRODUCTION

This book will discuss about the ethical dilemmas and how you will answer the problems in making ethical decision. The book also cited the example of cheating and under-the-table payments to college athletes by alumni have become commonplace. As the same concept as other ethics book cited that the nice guy will always finish last so some great men cheat just to win. Now some will chose that they must achieve what they no matter what it takes even if hurting somebody will not matter. These are the problem of people today all wants to be

successful all wants to be rich and famous all wants to be the “Boss” and the effect is bad. The effect will be lose-lose situation for people who like to have everything.

An Ethical Dilemma

The book is like a parable because the authors think that in stories they can really point out the ethical issues especially on the sensitive topics. Though the book never mentioned names of people and companies but it is still interesting to read. The story started out with a manager who was sitting up late in he’s own home and thinking about something. That something he was thinking about is being a division sales manager in a very competitive industry. He said being a manager can have difficult moments he’s has been down and the boss keep nagging him to do something about it. The family is also affected by this short comings of the managers life so one day a applicant went into he’s office and been interviewed by him. He was so confident of the applicant he kept thinking that this is the guy for the job. Because of this applicant he can have a promotion since the vice president will be retiring he can have that position and improve the status for he’s family.

During the interview the applicant showed a C.D. with a smile on he’s face and said “Can you guess what’s on this disc?” the manager shook he’ head the applicant proceeded to explain that the disc contained a wealth of confidential information about the managers competitor, including profiles of all their customers and cost data on a major defense-contract bid for which the managers company was also competing. He promised that if he was hired he will give the Disc that contains all important record of he’s company. The manager got angry and at the same time got excited of the applicant is offering. After the interview he kept thinking that it’s the moment it is the chance for him to get promoted for the boss to notice him.

After that day he kept thinking of the dilemma he's having so he consulted his mentor a senior operation manager of the company. The operation manager said "hire this guy before anyone does." The way he said "competitive edge" was he knew, a mimic of his boss, who was hitting him with those words and in that tone. As he left the senior operations manager he was not contented of the answers he got and still went on to find contentment.

The manager went to the office of a former college friend and so he spilled everything and this was the reply in answering ethical issues she mentioned these three questions.

THE "ETHICS CHECK" QUESTIONS

Is it legal?

- Will I be violating either civil law or company policy?

Is it balanced?

- It is fair to all concerned in the short term as well as the long term? Does it promote win-win relationships?

How will it make me feel about myself?

- Will it make me proud?
- Would I feel good if my decision was published in the newspaper?
- Would I feel good if my family knew about it?

She pointed these three questions out to the manager and the manager already knew the answers to his questions. The ethics check question helped him to realize not to hire the applicant who stole information from the company.

Book Review: Information Security and Ethics: Social and Organizational Issues

By: Marian Quigley

The book said that the web community has problems with ensuring the safety of the web. They said that anonymity might be a problem when it is not yet solved properly with anonymous emails of spammers can be identified and stopped. The anti-spam software can be used to lessen the personal spam attack of each individual. In the unknown web world, says that digital signatures have been having problems in their own and in the e-commerce. This is still not resolved until so that the digital signature can be validated for the integrity of it.

In addition to that broadcasters use the Web to transmit audio and video with each static page. The digital music online the mp3 and downloading has caused legal

negotiations when it come to piracy and copy right rules. We must point into consideration that distribution of print audio and video media in each new ways of distributing may make problems but it can be solve with a process that has to be followed. For example “the introduction of the printing press created a need to resolve copyrights and a payment for the use and/or distribution of copy righted material.”
PAGE 17.

Many problems rises when it comes in copying music files and video files in the internet our ethics class discuss this issue regarding in downloading song in the internet. It was discussed that we as a part of downloading we do that because we want to know what were buying that’s why we need a sample of the music file first to see if its really good. But in the current issue of what is happening now they say copying of music or video files from the internet is considered piracy and has violated the copy right law and said that they are not paying for the copyright law.

The internet now is ready for the next step and it’s already planning for it because of a larger internet. With the addition of internet protocol version 6 that will increase the volume of availability of IP addresses and will allow more data that will be transferred on the web. This advancement search engines are being made and perfected so that incorporation of languages translations and artificial intelligence to support web search. For more discussions are underway about the expanding of global nature of the Internet and third world countries’ access to this technology. It is very difficult to keep up with all the new advances on the Web, which can happen very quickly. Therefore, there needs to be an identification of several basic categories to help us define and discuss ethical issues on the Web. Continued technological innovations will keep the Web a wonderful computer information network.

The book mainly discussed about the advancement on the net and the problem posted in downloading about music and video’s. The violation of the copy right on the net is fast and growing and this book will help the people realize what is really happening in the current times. Explanation of each problem will be beneficial for the readers. This book is recommended for IT students because of explanations of new technologies that is being used and implement. Over all the book is good and your time won’t be waisted.

BOOK REVIEW: BUSINESS ETHICS: CONCEPT AND CASES

By: MANUEL G. VELASQUEZ

ETHICS AND MORAL REASONING

This book is about cases of real life citing examples that are significantly related in ethics. We can say that there are a lot of examples in this book that you can find very interesting some will horrify you because of the outcomes due to lack of ethics in the management. If you

lack ethics in the management especially in the role of the business in the society drastic effect will come into place innocent people will be harmed this is not a joke people are at stake when you conduct a business. Any kind of business has its own effect to the society to the environment and to the people ethics will be the basis of all ethical crises. We may follow or we may not follow but according to law you should? Or should not? What if the law has low standards when it comes to environment requirement? What will happen?

There is an example in this book that requires deeper understanding in different views, to the management, to the creditor, to the environment. Well there was a company that has a deadly methyl isocyanate gas that leaked from the Union Carbide plant was a volatile and highly toxic chemical used to make pesticides. It was created because of increasing the growth of crops that can feed 70 million people in the country of India. So the substance reacts explosively with almost any substance, including water. It was night of December the methyl isocyanate stored in a tank at the Bhopal plant started boiling when water or some other agent accidentally entered the tank. A cooling unit that should have switched on automatically had been malfunctioning for a year. The manager at that time Shakil Qureshi, a manager on duty at that time, Sudan Dey both have the feeling that the readings is wrong in the control room. By 11:30 pm that night the eyes of the workers began to burn. But they remained unconcerned since, as they later reported that, minor leaks were common at the plant and were often detected in the same way. Many of the illiterate workers were unaware of the danger of the chemical that can cause to them. Not until 12:40 am as the workers becomes choking on the fumes, did they realise that something was wrong? Five minutes later emergency tanks exploded and white toxic gas begun to spread through out the place. And later spread in the near by squatters are in the Factory causing death and injuries 2,000 lay dead and 200,000. Offcourse the majority of the dead were the squatters and afterward they said that they did not know the Factory was dangerous so they build their houses beside it.

The management was cost-cutting to save the profitless factory from closing so they have hired illiterate people to do the work inside the factory. Which are the required people of doing this things are the chemical engineers etc. another factor of this is the low standards of the environmentalist in the government. We can see now what is the effect of the lack of ethical management in this example they know and the U.S. creditors know that the law requirements in India when it comes to environmental requirement is low.

The Bhopal disaster was the worst industrial accident in history. Its sheer sized force Union Carbides managers to confront in public the kinds of difficult ethical dilemmas that managers often must face alone. One issue Union Carbide managers were forced to address concerned the relationship between the business and the society in which it operates. Although the Union Carbide plant in India adhered to India's environmental and safety laws, these laws set fairly low standards. Did the managers of Union Carbide have any obligation to do more than what the law required? Is it enough for a business simply to follow the law? Page 5 of the book. These question will arise after that drastic effect of which has the plant has produce. Is it law enough for a business to comply of do the business need to exceed such requirements of the law?

So this is one of the examples of the book that has been tackled and more examples are discussed including in ethical dilemmas. I can say that this book give you a reason to think first to start a business or if you have one you should comply with law if law isn't enough then exceed the law for the benefit of the society and the environment. Sometimes we have to choose between what we want and what we must do in our lives and to the society.

BOOK REVIEW: AN INTRODUCTON TO BUSINESS ETHICS

By: Joseph Desjardins

Why Study Ethics?

Why study ethics? Why is it so important to businesses right now? How can be related to business? Here are some examples how ethics is related to business ethics.

During the night of December 11, 1995 a fire broke out in the text mill in Lawrence Massachusetts. By morning it affected and destroyed most of the Malden Mills, a manufacturer of Polartec fabric in that place. The fire was a disaster because it affected everyone in the city the people, employee, and customers. Maiden mill is a family owned business establish in 1906 it was know by popular apparel like L.L. Bean, Land's End, REI, J.Crew and Eddie Bauer. As a major supplier of Polartec its sales range from \$400 million annually. Many got angry and affected in the fire that damages the business especially the people who are depending on the product. Now the manager the manager has an option to transfer to another location due to many reasons. Mr. Feuerstein has the option to open a new door for his own business he can transfer to a better location near he's competitors. It is also a possibility to have cheaper labour and cheaper tax in other places but he did not choose to be like that instead he chose the opposite. The opposite, meaning he chose not to transfer but instead made a promise to rebuilt the factory and pay the employees for its damages and hospital bills.

He became a Hero for the people who work for him a lot of people loved him for he's generosity and kind heart. Mr. Feuerstein became famous he was featured in fortune magazine was honored by the President Guest. He was praise as a model of ethical business behaviour by people to them he was Heroic unique. Further more he was criticised by people in the business world they say that he neglected a true nature of being a business owner. Critics also pointed out that he should not sacrifice profits for the sake of employees and community. They noted that a very common view of business social responsibility that holds businesses serve the public interest by maximizing profits. A lot of people in the business world did not like the decision he made because of profit oriented business. So now we shall discuss why do we study ethics?

We study ethics because of thing that are hard to decide on like situation that cannot be determined in just a moment. There are much more important than business is helping other we need to help other by ways in providing service to them that why we do business. We study

ethics to guide us in certain ways to set an example to people around us like Mr. Feuerstein did he helped people even though he did not profit from it.

“Just as in the Malden Mills case, any reasonable person knows the ethically proper judgment. As in any other aspect in life, business contains heroes and villains. We don't need an ethics course to tell us that. Isn't it enough for business students to master operational areas such as management, accounting, finance, marketing, human resources and law? Why business student should be expected to study ethics?” page 4. Because as we all know that some people abuse their knowledge just to use it in making money. Some are not guided by the principle of golden rule. We may or may not follow the golden rule but if we may them realize what really the golden rule is they may realize what their doing is wrong and may not do it again. Studying ethics wont hurt you in fact it will add knowledge to your self as an entrepreneur.

This book covers a lot of example with ethics it's a common book when it comes in discussing ethics and how to approach different problems. But this book is good to read because it sites examples that will show the dramatic difference between right and wrong. How to answer to the problem right and how can ignore society and culture when it comes to business.

Book Review: Islamic Business Ethics

by Dr. Rafik Issa Beekun

These are 'management books that is rare and provides a Islamic point of view with a standard businessperson in mind. This is the current titles that evaluate the intricacies of Islamic teaching. In an era of a multi nationals and public corporations, classy strategic planning, finance, marketing etc. there is no professional ethics framework that could be followed by Muslims to ethically manage their business during the present 21st century corporate environment. The Islamic Business Ethics always begins by starting to identify the practical element of managing ethics inside and organization that the managers or business leaders could use, giving the framework to follow an entire Ethics of Islam model for an Organization to adopt.

The first part of the book will give you a background of the concept used in Ethics in Islam the examples given will be relevant today comparing it to other systems. It will then be the next process of identifying the specific approaches to develop and manage ethics inside an organization.

Ethics is defined as a set of moral principles that distinguish what is right from wrong, and in an Islamic context, the Qur'anic term khuluq is closest to it. Also, some other

terms referenced from Qur'an describing the concept of good are khayr goodness, birr righteousness, qist equity, and 'adl equilibrium and justice.

Islamic Ethical System

The author cited compared six dominant ethical systems existing today and also he draws out some key parameter that will enhance the Islamic ethical system. Some of the reference will be important for an individual judging ethical behavior, for freedom to believe and the importance of humankind to experience tazkiya through is active in this life. By behaving ethically in the midst of the tests of this worldly life, Muslims prove their worth to God.

The author has effectively used various references from the Quran and Sunnah to draw these parameters. For example, in support of the freedom to choose one's faith, Surah

In addition, an important reference to profit maximization not being the ultimate goal or

At the same time, the author makes clear references that Islam does not reject profits or trade and does not aim to remove all differences in income and wealth that may result in various social and economic classes.

Five Axioms of Islamic Ethical Philosophy

This book also describe the axioms that presently govern Islamic ethics unity it is related to the concept of ones of God, equilibrium to the concept of justice free will to the concept of free will it self and lastly the responsibility benevolence.

The book then derives the business outcome of these axioms. In the case of the Unity axiom, the application to Muslim businesses is not to discriminate among employees, suppliers, buyers, or any other stake-holder on the basis of race, color, sex or religion.

For this book will help understand the Ethics of the world now specially to Muslim people. As we now most of the behavior of Muslims are very different for ours so we must impart to them what is really the culture the Ethics that is present now.

Book Review: Business Ethics Revised Edition: Corporate Values and Society

By: edited by Milton Snoeyenbos, Robert Almeder and James Humber

People must be told to sit down and read the book Business Ethics this is superior to other text dealing with business ethics in that it does not simply discuss certain issues to the corporate world, but it will also discuss about the philosophical sophisticated that is unique to those who don't realize in philosophy and ethics

It will cover a lot of points when it comes to business specific issues, with the large parts on the nature of the ethics and ethical social organizations, the right of the employees do's and don'ts in an organization, the right of consumers, the obligation to the environment health, and ethics in accounting practices.

The book will also tackle about a great deal of philosophical and ethical views that will sum up the introduction of different basic ethical theories and weighing their relative strengths and weaknesses. The argument of utilitarianism, egoism and deontology is good enough that it would be for everyone to read even those who are no interested in some of its volume.

“For logical reasons ...formal organizations cannot assume a genuine moral posture towards individuals. ...For the only relevant principles in rational decision making are those relating to the objectives of the organization. Hence individual officers who make the decisions for and in the name of the organization, as its representatives, must decide solely by reference to the objectives of the organization. ...the individuals who are officers of the organization, i.e. those who run it, operate simply as vehicles or instruments of the organization. ...For precisely the same reason, the rights and interests of persons outside the organization and of the general public are eo ipso ruled out as logically irrelevant to rational organizational decision...”

This is exactly the kind of attitude which Max Weber feared as the logical result of the increased bureaucratisation of society. He regarded the development of such formal organizations and their reliance on instrumental rationality as a threat to freedom, and the attitudes expressed above certainly seem to be those which inform much of what occurs in corporate America today.

This is the same kind of attitude which Weber feared as the logical outcome of the dominating bureaucratisation of society. He said that he regarded the development of formal organization and their inability to rationality as a threat for freedom. The attitude show above seems that those which inform a lot of what occurs in corporate America today.

The different essays are also offered it is odd to have a time to read articles which do not hide the fact that they are specifically arguing about what is really the role of business in our society. Because of what Ladd's essays is very formal that seems be the grounds behind the moral issues of a leader may not trouble the decisions made by corporate leaders.

The book also includes a number of real-world case studies which help in applying the ethical principles and insights offered in the different articles. These studies include areas where actual problems have occurred, like a cost-benefit analysis of how the Ford Pinto was designed, and areas where problems might occur, for example various corporate policy statements and ethical codes.

The book is great it will give us a lot of understanding about ethics and not just ethics but some other view between ethics and the society. I like it because it is easy to understand and it is relevant to our time now.

Book Review: Ethical and Social Issues in the Information Age

Joseph Migga Kizza

The book of Kizza's is written as a textbook for the people that are undergraduate and advance when it comes to computer science especially in the IT department. The introduction to the first edition states that, "Students in computer and engineering sciences, computer information and information management systems, and library sciences will also find the book particularly useful" page 14

The main point of why this textbook of this kind is printed as an expanded of the new edition shows that the need to tell the moral and legal issues said by rapid advances of computer sciences and the information technologies. All of the new technological possibilities, computing paradigms, the mere actual application shows many problems that is nature that the inability of our ethical and moral rules to the speed of changes is quite obvious.

The book was publish because it wants to address the social, political and legal challenges related to the rising problems of the information and communication technologies from the point of view of morality and ethics. This provides a definition of the basic concept and illustration of examples of moral and ethical dilemmas by the cited

The main topics will cover the vast history of computing information technology influences on the law and morality, the standpoint of computer crimes, requirements for the computer science, discussion on rights, freedoms, and infringements of those, assessment of a work-place from the point of view of privacy, the issue of surveillance, problems of intellectual property, creating a virtual office, quality of software, professional codes of conduct of various relevant professions, artificial intelligence, etc. In general, the scope of issues is too wide for anything but a superficial pointing out. In all eleven chapters, the author is trying to do more than that by providing scenarios for discussions, exercises, lists of further reading and so on. In general, this is an honest attempt to address an important area of education that otherwise is rather neglected.

The book is great from the first time I read it actually it is my first e-Book that I've because of a case study. Student and people who are in the technology era are recommended to read this book because of its sensitive topics of moral issues and many more. The book will also sight many issues regarding the rising of technology today and the use of technology. The problems that arises when technology is not used right will come into the examples. It will also discuss the morality and law in the present time and what is happening is the current era of technology.

Book Review: Ethics on the job

By: Raymond s Pfeiffer & Ralph p. forsberg

Now this book cited many examples in real life that could happen or already had happen in life. Now we just have to be critical in thinking these examples because as we all know that one of these days you may become a boss of a company or just an ordinary employee. We must understand the pros and the cons of each decision that we make in our life. This book cited this story about an ethical problem between the workers and the management of a work place: the story of "the not so great Gatsby". The hour employees at apple berg electric company are protected by a union contract.

"You, a shift supervisor, have a good relationship with your workers and treat them as colleagues. Yet Gatsby, 56, a senior worker who is minimally competent, is an exception. He ignores any attempts you make to relate to him or motivate him. He operates a punch press and produces at barely standard rate, often with more than twice the average number of defective parts. But since he makes the minimum, he is meeting his obligations.

He reacts badly to your discussion and suggestion; insist that his work is not below union standards. Gatsby is nasty, uncooperative, and lacks motivation to change. Your boss knows and detests Gatsby, as do Gatsby's coworkers. He often makes offensive joke about them, abuses them in public and many avoid him altogether. But there is no real negative effect on the other workers and no one has ever filed a formal complaint.

Your boss now suggests that you take steps to motivate Gatsby to seek employment elsewhere, moving him among the least desirable jobs and assigning him to inconvenient swing shift. This is entirely legal, not a violation of the union contract, though certainly it violates the spirit of the contract and union management relations. Your actions will surely be noticed and easily documented, should Gatsby or the union wish to file a grievance. It could cause a rift between the workers and management, even though they dislike Gatsby. How should you respond to your boss's demand?"

This part and example of the book made me think not like other books in business ethics. What are you going to do if someone in your work place is not going well with your boss? What if your boss is courting you in your office and it distracts your work. There are many problems and ethical issues that can happen in a work place I know that because I have my own company as well this book will give us direction to answer this kind of problem and tell to people that you made an ethical decision based on other people's ethics.

Now my answer to this problem is we should have an open communication those who are in need of communication. We must attend to the need of the workers even they have a bad attitude it's your duty to support them in every way you can. That is ethical we can make them do nothing or make them do extra efforts because we recognized their works. We must put their ethical issues in our own hands as a manager for them to realize what their worth in the company is. Communication is the answer to this problem they must talk if they don't agree on something they must be open so that they can work properly together as a team.

Book review: Ethical Markets: Growing the Green Economy

by Hazel Henderson And Simran Sethi

The real aim of ethical markets is to drive the green economy towards the top and sustain the unsustainable economic model with social problems and environmentally responsible practices, such as fair trade and green building. We must further understand these goals to help the green economy

The author as a futurist who really means that an observant person of the past and present trends, she is so qualified in a sense she combines all of the three qualities and describes them as essential component. She is what we say a connector with a wide and diverse she's a woman with a broad knowledge about the issue of sustainability and also a salesperson with unique abilities.

These qualities of the book follows the format of the television show on the book is based, Ethical markets it conveys information first in the voices of the experts, giving a living room discussions. Many of the experts ask questions and interviewed about the ethical markets research.

The format given in this book as a mission book best, because the readers as not familiar with the sustainability issues they will find comfort in this book, while those toiling in the field of sustainability may find more knowledge and information about it. Like those readers who does the information on socially responsible investing will

inspire them.

The span of Henderson's know how, however, practically ensures that all readers will encounter some novel information. For example, in a tangential discussion in the SRI chapter, she questions the central assumption of economists that self interest trumps unselfishness.

So Henderson provides list of the vitality of the economy and it wellbeing offcourse including the Human Development Index, Refining progress and ecological footprint analysis. By this thing the vitality of the market Of course she mentions the Calvert Henderson Quality of Life Indicators, which, as the name suggests, she created in conjunction with Calvert, one of the leading SRI mutual fund companies in the US. She also stresses the importance of taking into account what money can't buy namely contentment which is a key component of the country of Bhutan's Gross National Happiness measurement and the Happy Planet Index from the New Economics Foundation in London.

So the book discussed just the important of the green economy and why we should push through the green economy and the effects of it. The book is good to read and a lot of it make sense this is a must read book hope that everyone will like it. There are much vital and important information in this book so I suggest reading it well.

BOOK REVIEW: Women's Studies and Business Ethics: Toward a New Conversation

By: Andrea Larson and R. Edward Freeman

The book consists of 11 essays which originated from the third Ruffin lectures series at eh Darden School of Business at Rutgers university conference. The editors Andrea Larson and Edward Freeman invited each student specially the scholars who had not been participating in the course of business ethics. Their main study is called the woman study and its other factors that will eventually lead the scholars to have a conversation about the topic.

Thos who studies woman and the author are feminist academic from political science, law and business and selected as one of the most feminist vision of business organization and practices. The scholars in the field of business ethics, has no doubt are men and the authors from the recent volumes are Thomas J. Donalson, Edwin M. Hartman, and Robert C Solomon.

The editors of this book do not list conference participants and don't reveal how they select them. The readers are only told that during years since the conference, a

number of the scholars have developed their own themes of the given conversation putting it into essays that will comprise this book. Most probably their time interval between conference and writing explains why some commentaries are low related to the authors.

The author and feminist in this book criticize business ethic for failing to discuss it more to women and the disadvantages in the business and management. For serving as apologist for the present business and era of management culture rather than questioning them and changing it for the sake of nothing.

Just according to the editors, the essayists said four points. That business is a socially build in ways that will represent men as a standard gender. Usual business ethics ignores gender and gender with race social class are major factors in the society that will include business contexts. Business and organization are dominated by frames the ideology theories or paradigms that are normal, unquestioned and that silence another way of thinking and can show depict routine patterns and practices of business as how things "naturally" are instead of exploring how business might be conducted more humanely and inclusively.

Case Study

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

Controlling the threat of infectious disease demands early detection of outbreaks and immediate response. Without timely information and effective two-way communication, health authorized cannot hope to manage the spread of disease such as SARS in the rural areas.

2. What are the 3 ingredients of an effective system of disease surveillance and response?

- Real-time collection of critical information from a distribution network of people , in this case health workers with new cases of disease to report.
- Rapid analysis of data to drive decision-making and allocation of resources.
- Communication back to the field to coordinate response.

3. According to Meyer, what are his findings regarding ICT projects?

Most projects were deployed on a pilot bass and were fundamental not scalable. Making a system work in one village in India is very different from making it work in 600 villages in India.

4. What is Meyer's observations regarding the use of telephones worldwide?

Above all Meyer observed that people were ignoring the fact there are a lot more telephones in the world-2.5 billion at last count- and deduced that telephones are a much more accessible, practical tool for most people in the world.

5. What was the problem that Voxiva was originally designed to solve?

Vixivia was founded to deliver practical technology solutions to important problems in the developing wrld.

6. What are Alerta Pilot's benefits?

- a) It is intuitive to use and accessible, even from very remote regions of Peru.
- b) It allows for quicker, better informed decision making by health authorized and better allocation of scarce resources.

- c) It fosters better data quality because of data is entered directly by users in the field and validated at the source.
- d) It allows for rapid feedback of information to the field and can be used to reinforce the skills and knowledge of health workers in the field.

7. How can Voxiva help eradicate diseases?

In October 2002 alerta was expanded to support the disease surveillance efforts of the peruvian navy (DISAMAR), with support from the us navy global emerging infection systems.

8. How can Voxiva be used for bioterrorism preparedness?

Even as continues to win business related to bioterrorism preparedness and homeland defense it has discovered even greater opportunity for its technology in providing patient monitoring systems for leading disease management companies and home health agencies in the US and UK markets.

9. What are some of the lessons learned in Voxiva's deployment in other countries?

- Foster two way information flows
- Leverage existing infrastructure
- Avoid stove pipes
- Software is not a system
- Technology alone will fail

10. What are some of Voxiva's challenges?

Focus on key opportunities and avoiding distractions

Ensure capacity to win new business does not output availability to deliver qualities

11. What is Meyer's beliefs regarding diversity? What is its connection to innovation?

He think that voxivia will success most probably in Indian market

12. Can this system be implemented in the Philippines? What target disease would you recommend?

For you cannot recommend this to the Philippines because we are a third world country and we cannot supply those kind of technology. Just look on the ZTE that will be our technology but what did the people do they stopped it because of what corruption? We live in democracy = corruption .

ANNAPURNA SALT CASE STUDY GUIDE QUESTIONS:

1. What is the role of NGOs (Non-Governmental Organizations) in BOP markets according to Prahalad? Do you agree with this position?

The role of the NGOs is to serve as the interface between the poor and the government, yes I agree with this because without them there is no one who will represent the poor. Because some are abused in other countries especially the poor.

2. According to Rekha Balu of *Fast Company*, "poor people ... can become just as discerning about brands as rich customer". Do you agree with this statement? Is this applicable in the Philippines?

I don't agree with the statement because of the reason that you must lower the price before selling the product to the poor people. Especially if you're going to implement this in the Philippines you must have a good price to serve the BOP in the Philippines.

3. What is the nature of the breakthrough of K15 Technology in your own words?

To explain this in the simplest way in my own words we can say that they found a way to combine KIO₃ to the acidic level specially our stomach making it edible to eat.

4. What are the issues/difficulties in branding something like salt according to Vishal Dhawan?

Because of the style of cooking in India like fully heated, fried, or cooked can cause to a complete loss of iodine in salt. Making the product hard to sell and making the product use less for the people of India.

5. Why is the Annapurna evolution necessary according to Vishal Dhawan?

For Vishal Dhawan evolution can open to new market and to new opportunities for the product making it profitable for them and for the people of India.

6. What would the nature of the "differentiator" for Dr. Amitava Pramanik?

That they could differentiate the Annapurna on the iodized salt platform recognized in other salt brands. If they can differentiate their product like making the substance still iodized even when it's cooked it can be a profitable market.

7. What is the effect of advertising for the marketing strategy for Annapurna with K15?

The effect was the advertisement was extremely successful it was an average of four times. Making the next advertisement anticipated by ATP to track the improvement of the product.

8. What are the innovations of HLL with regards to transporting salt?

It is because that the distribution has its own levels of complexity transport times can be long due to Indian's poor road infrastructure. Due to its shelf life of salt for a year, it minimize the storage time decreasing the transport distance, and increasing the number of consumer purchase points.

9. What is Project Shakti and what are its goals?

They plan to increase their reach to the rural market. Then they will attempt to increase awareness and change attitudes regarding usage of the various product categories. Finally, and most important, catalyse rural affluence and hence drive growth of the market.

10. How would you imagine SANGA, an "e-tailing program for daily ordering and delivery"? If you were its designer how would you describe it?

It is like ordering a pizza but its for salt to describe it in a simplest term. They use it in some rural area to test the e-tailing program if its successful they implement it in other rural area. Using E-tailing will be useful for their product distribution to provide service to people who needs the product.

11. Project Shakti caters exclusively to men. There have been requests for men to become Shakti dealers but HLL turned them down. If you were the decision-maker, would you allow men to become Shakti dealers? Why?

In choosing the dealers they must be offcourse interested and willing , they must have a back ground on what their doing. They must be a good teacher to the customer making the customer interested more on the product. I prefer a lady because of women in India are entrepreneurs and can be an asset to this growing market.

12. What is i-Shakti? As an IM student how can you improve i-Shakti?

I shakti is an information management aim to provide solution for the rural information need. The system is responsible in for the villagers information to learn crops health solution etc. as an IM student I can improve this system by providing a good interface for the poor people. Because I know most of them will be probably illiterate so they must have a basic interface. Secondly the system must be accessible to all so that the system will be put in Good use.

13. HLL's would-be competitors decided to have a watch-and-wait policy. If you were a would-be competitor for HLL would you decide to get into HLL's market? Why? How?

No, there are other markets that are profitable and less cost. Because if you're going to invest in this product you need to choose a location a perfect market if you don't have these factors your business wont last long. But if I'm going to be a part of HLL's market I need to provide them

good product and services by giving them that I can say that I can grab a market and be a very good competitor. Safety of the product is a critical factor in grabbing a market share in the current market because customers need quality not quantity. Quality of products that will benefit them and benefit their families

14. Should HLL keep their K15 technology proprietary? Why?

Because if its proprietary it is privately owned and run by private corporation. They can easily innovate the product to improve its quality. Having a private company to run will make the product more successful and more safe for people to use and to consume.

15. Do you think a program like Project Shakti would succeed in the Philippines? What do you think would be some of the anticipated difficulties?

I think that there won't be any difficulty because almost all of the young people know how to use computers especially the internet. They can teach their parents or help their parents if they have a problem in using the system. It will be easy because young people can easily adopt to technology now.

Hindustan Lever Limited Case Study Guide Questions

1. What is the innovation that HLL introduced in the area of diarrheal disease prevention?

Innovation is simple but effective it does not cost people but it is rather cheap. They must only educate the poor to use the soap for the product to be effectively useful.

2. Why is hand washing an excellent preventive measure against diarrheal disease?

Because of lack in sanitation specially in washing the hands may coz pathogens to enter the child system causing diarrheal disease.

3. Why is an MNC in the best position to influence behavioral change in combating diarrheal disease?

- Deep experience in conducting and analysing consumer research to identify behaviours and trigger points for behavioural change.
- Marketing expertise to craft communication messages and direct contact programs that can bring about the behavioural change.
- Strong brands that can serve as routes for driving behavioural change riding on their consumer equity.
- Experience in adapting their product and messages to meet local conditions, cultures, and traditions.

4. According to Yuri Jain of HLL, what is the connection between diarrheal disease prevention and HLL products?

According to Yuri It can change how people do it they must change the consumer behaviour. Yuri also said that who is better placed at changing habits than a large, fast moving consumer goods company.

5. According to Harpreet Singh Tibb, what is the connection for HLL between economy, beauty and health?

All are connected the economy is affected the beauty and health are affected. The if you establish why health is important or why soaps can contribute to reducing germ incidents and perhaps save [consumer] medical bills through long term associations, I think you have a winner there page 215.

6. What was the impact of the Central American Handwashing Initiative to its beneficiaries?

The impact was to pilot what the industry is doing some other countries want to do it or pilot it and to become an industry participant.

7. What was the reason for Dr. Vedana Shiva's opposition to the PPP? Is it justified?

Yes because leveraging the product will benefit the partners and the industry itself making it a win-win situation;

8. If you were in a position to decide how to go ahead with PPP while knowing the opposition how would you go about it?

If I saw the opportunity in the PPP I will push through whatever plans we have to further improve the industry and its partners who are benefiting from it.

9. How did Lifebuoy re-brand itself? Do you agree with HLL Chairman Marvinder Singh Banga's decision? Why/?

Lifebuoy re-branded itself by means of counter sales decline, the lifebuoy brand looked to HLL's work on the PPP for new methods of attracting and winning customers. In such a way that they have to mimic others' styles like the PPP new methods just to have a market share in the soap industry.

10. What is Chairman Banga's approach to costing Lifebuoy? Do you agree with this approach?

He wants lifebuoy to become a part of consumers' life because he doesn't want lifebuoy just to be a part of their bathing life he wants to be a part of everything like shampoo, conditioner, power and perfume. His approach may be the key factor of lifebuoy becoming a good competitor in the market because he will enter in different areas like shampoo soap with killing germ at the same time will be a great factor.

11. What is the key to sustained community behavioral change according to Harpreet Singh Tibb?

Because he said that we kept on saying health, health, health health. And more time, health, became synonymous with the base level of cleaning. Harpreet pointed out that if you are going to sell the same thing everyday your product will not go anywhere so we need to change the way we sell and change the product itself.

12. The Lifebuoy Swasthya Cheetna program decided to go through the local school system? Would this approach work in the Philippines?

Because they think that age 7 – 13 middle schoolers can carry the change for them so they teach each child to wash their hands properly to reach out to the parents grandparents etc. to bring the change for them a message that you should wash your hand frequently. Yes of course people in those ages most likely think alike and will spread the news effectively.

13. What is the Lifebuoy Swasthya Cheetna's process for creating behavioral change?

They are creating behavioral change in washing hands by educating their consumer that if your hand looks clean it does not mean your hands are really clean. Pointing out that germs are everywhere they should wash their hands to be protected from germs.

14. Each exposure in the behavioral change process involved 5 key communication tactics? Can you add or subtract to these tactics? Would these tactics work in the Philippines?

Yes you can add or subtract depending on the situation mainly on what country to implement. If you are going to implement this in the Philippines we can say that it is possible but we have to brainstorm again to meet maximum result of the product.

15. Explain the germ-glow demonstration. Do you think it was effective? Are there any alternatives?

Children most likely are the actors in this process because they are the one who will parade for the advertising of the Lifebuoy product. The children are essential for the bringing of message because of their will to wash their hands and to show to the world that they are clean. Any alternative might work but for me this is the best way to show the message to people around the rural area.

16. How did you think the Swasthya Cheetna program impact HLL? Was it a success?

The impact it was a success because of the good result they are now planning to expand the product range into the country of Bangladesh.

17. How can wealthier Indian populations benefit from the health and hygiene messages?

They will have less cost in medical bill less people will get sick because of good hygiene many people will benefit from it and it will be an investment for them.

18. Is the PPP scalable? What about the Swatshya Cheetna program?

PPP is slower the Swatshya Cheetna because it did it in a short time frame while PPP is planning stages in Kerala.

19. Yuri Jain claims that PPP has scale. Do you agree with him?

No because for me the best strategy is on the other program Swatshya Cheetna so in my opinion "if you cannot beat them join them". Changing the way you make business is not entirely bad just do it and may be PPP will overtake Swatshya Cheetna on time.

20. Why do you think PPP was slowed down while the Swathsya Cheetna program pushed through?

Innovative product work so why not innovative ways? You see in the business world the craziest product work it does not entail the success but be creative in doing things in your life. Simple will not sell ordinary or old fashion will not guaranty success try to twitch a bit the outcome will show differently.

Reaction Paper: Casas bahia fulfilling a dream

If you are to implement something like Casa Bahia in the Philippines how would you go about it?

Well it is no doubt if you're going to innovate your product or services you will be able to get the market at the BOP. The BOP has a very big market and as we all know that if we try to make this people as our market we will produce larger amount of income than concentrating on the elite and middle class. Making innovative ways to touch the BOP will make u as successful as you are right now. Right now Philippines can be considered as one of the poorest country in the world. The BOP in the population of the Philippines differs from the middle class and elite. We can say that in Casa Bahia and the Philippines is the same when it comes to ratio of population.

How am I going to apply what they did in Casa Bahia? To me we can do the same we can ask them questions about the prices, product and services. We can ask the Filipinos what

they really want what they really need in their everyday lives. The squatters in the Philippines are larger than the middle and elite so we can say that the BOP market is larger in proportion. In serving the BOP in the Philippines will serve everyone because everybody is a winner everybody. We must always remember that not all are the same in the Philippines and Casa Bahia we must choose area that are not too civilized more preferable a province. I think the most effective place to apply something like Casa Bahia is in the province that is not too civilized.

There is a problem in the information gathered if the people will not answer it honestly and clearly. Information is very crucial in implementing this kind of style because if we set the wrong price, wrong product and services everything will come to waste. Filipinos usually don't take this question seriously it is because they don't know what will be the effect of what there doing.

Reaction Paper: The Andhra Pradesh e-Governance Story

They were aiming for a better government so they change from Institution-centered government into a Citizen-centered government. They want to focus more on the people needs and wants because they know that a lot of their people in Andhra Pradesh are poor. Servicing this people will make the government strong people will have trust in them and easily cooperate at the same time improving the government. They have proposed a system for land registration process from a manual to automate the drastic effect immediately shown because of the cooperation of the users (the people). Now they have faster registration and all information is stored into a database. So the implications are less corruption in the government and gaining trust in the people.

The other System that is implemented is e-Seva its objective is simple you can get your driver's licence; they can pay their property taxes, and also pay their water and electric bill through e-Seva. To add up you can do that in you own home and internet café's by using the internet to access every service that the government can offer. This is faster than a manual type of service for the people and more accurate for documenting the transaction since it is all stored in a database so it is easy to generate daily monthly and yearly reports for convenience. The people also noted that they feel more comfortable in using the system.

"There is absolutely NO corruption in e-Seva"

"We needn't stand in long lines in the hot sun and waste time."

"All transaction is visible and it is easy for us to pay all bills in a single location"

"E-Seva system is beautiful"

"We are not harassed anymore at the hand of government employees"

Now we can see that the positive effect of implementing automation in the government processes have positive output to the people and government itself. If we could also do this in the Philippines the Filipino people will have trust in the government. Just imagine during election

we will use automation the real result will come out and it is not easily manipulated. Result will show in 2 to 3 days and now people will have confidence in their leader thus improving the life style of people.

ITETHIC – QUIZ 2

1. Ethics seeks to address questions such as how a moral outcome can be achieved in a specific situation, how moral values should be determined.

2. A moral system is a system of logical, methodical, and sensible principles, rules, ideals, and values which work to form one's overall standpoint.

3. Cheating takes place only in activities like games, with have a built in goal, and which people enter willingly. As in most games, or simply grow out of custom, as in generally agreed-upon practices in buying and selling. Games are the paradigm case of what Gert's call public systems.

4. Public system to refer to a guide to conduct that has the following feature

It is not irrational for any of these persons to accept being guided and judged by that system.

5. Rationality it does not require morality and it does require that we avoid harming ourselves without a reason but if we adopt the principle of impartiality, we apply the rules without regard to who wins or loses, we extend these prohibitions to others.

6. Personal values are related to choice they guide decisions by allowing for an individual's choices to be compared to each choice's associated values. It is a moral value if we can associate our values to others while it is nonmoral values when it goes differently with the others.

7. Religion law and philosophy can provide deferent perspective in setting up each moral standard. Religion dictates mostly the moral values Example that we must give, sacrifice etc. we can say that they determine what is right and wrong for a person to follow.

8. Philosophical study answer's the question "What is value?" Than "What has value?" And "What can make it the case that we ought to do something?" Than "What ought we to do?" So

that philosophical study is used in moral issue it is because we have a more critical understanding in moral ethics when it comes to analyzing it.

9. In descriptive study is to study the both side of the situation like looking at what they can do and they cannot do. Simply say that you look at the positive and negative side of the situation making your decision of open to other answers.

10. Discussion stoppers can be expressed in terms of the following four questions:

People disagree about morality; so how can we reach agreement on moral issues? Who am I/who are we to judge others and to impose my/our values on others?

, Isn't morality simply a private matter, and isn't morality simply a matter that different cultures and groups should determine for themselves?

11. Because not everyone can apply this discussion stoppers what I mean is no one is perfect when it comes to reaching people when to agreeing in morality to judge others and morality is a matter for making morality for their own culture in groups. So it is very hard to understand all and make all understand their own morality.

12. Moral relativism asserts that no universal standard of morality is possible because different people have different beliefs about what is right and wrong. While in cultural relativism what is morally right or wrong for members of a culture or group can be determined only by that culture or group.

13. Ethical theories can guide us in our study of moral issues involving cyber-technology. Is there a simpler, alternative scheme that we could use in our moral deliberations.

14. In determining the best outcome, we can ask the question, whose outcome?

So that consequence based the one who produced the most outcomes is the one morally good.

15. The act of a certain person is morally allowable if the consequences produced by doing that person result in the greatest good for the greatest number of persons affected by other person. While the rule utilitarianism is what consequence from the rule or principle the individual consequences are not important.

16. That morality can never be in the consequences of human actions.

Thus morality has nothing to do with the promotion of happiness or the achievement of desirable consequences.

17. The act deontology is looking at the individual actions and situation and determines what's morally right or wrong. While in the rule of deontology it does not answer in looking in the individual but making the two conflicting situation remain un resolve. Example you'll lie just to keep you promise or break the promise and tell the truth.

18. The expression contract-based it ignores the roles that consequences, duties, and social contracts play in moral systems in determining the appropriate standard for evaluating moral behavior.

19. The features that I could think of is Character-Based Stresses moral development and moral education while it depending on homogeneous community standards for morality.

20. According to Moor there are two steps strategy Deliberate over various policies from an impartial point of view to determine whether they meet the criteria for being ethical policies Select the best policy from the set of just policies arrived at the deliberation stage by ranking ethical policies in terms of benefits and justifiable harms.

Case Study Jaipur Foot

1. What is the innovation of Jaipur Foot?

Jaipur Foot is a prosthetic that can help other people to walk again at a lower price and it can benefit from every person who needs to get their life back. They offer the prosthetic to a lower price for the people of India to benefit. The artificial limb can squat do cross legs and can walk barefoot.

2. What is the business of Jaipur Foot?

Well as we can see that it is said 70 percent are lower limb amputees according to the world health report in 1998, amputation resulting from diabetes will more than double globally from 143 million to 300 million from 1998 to 2025. As you can see that it can be a market to the business people around the world.

3. Who are the main beneficiaries of Jaipur Foot's products?

The main beneficiaries of Jaipur Foot's products are the people of the developing countries because of expensive bill to support their issues about health.

4. Why is Afghanistan one of the markets of Jaipur Foot?

Because one of the most who lost their limbs are in Afghanistan and one of the top rated mine site in the whole world that's why the victims are not soldiers they are women and children who live near the mines.

5. How does Jaipur Foot's product pricing compare with the West?

Compare to the pricing with the West Jaipur Foot's offer a lower price for the people who are less fortunate to have an artificial limb. They found a way to make it cheaper with services faster and that's what makes it unique and much more.

6. What is the Gait Cycle?

It's the rhythmic alternating movements of the two lower extremities comprise the gait cycle, which it result to forward movement of the body. To simply say that it is the manner of how a normal human being walks.

7. How was the first Jaipur Foot artificial limb developed?

Because of patient before who was having a hard time in using the artificial limb Chandra came up with an idea that would resemble a natural limb so he find a way to make it lighter and stronger using willow sponges and aluminium molds to create an artificial limb.

8. What are the design considerations in the Jaipur Foot Design Process?

The Activity Mechanical requirements, Squatting Need for dorsiflexion, Sitting cross legged need for Transverse rotation of the foot, walking on uneven ground need for inversion and eversion in the foot so that varying terrain is not transmitted to stump and lastly Barefoot walking Cosmetically similar to natural foot.

9. What are the constraints in the development for Jaipur Foot?

Poverty the cost must be for the lower people so that they can afford to buy the new product they must find ways to lower the price for the people to buy. Closed economy limited resources making it hard to make and hard to justify.

10. How can you compare the raw materials for Jaipur Foot vs. other products?

The raw material of Jaipur Foot is very different from other products because its easier lighter and stronge than the others.

11. Explain a typical fitting day for a Jaipur Foot? How does it compare with the West?

It show that fitting day for a jaipur foot is much more long compare it with the west. In the example they can do just about anything in the Jaipur Foot's even the ordinary foot can do and it can support the other foot to make it longer.

12. What is the BMVSS? How does Jaipur Foot conduct community outreach?

So they made a way for the Jaipur Foot's to be available to every amputee there is in the world specially the one who is below poverty line.

13. Compare Jaipur Foot with Ossur - which one is more competitive? Why?

Ossur because they are the second largest producer making them one of the treats of the market making it obvious that they will have the competitive edge

14. Is the Jaipur Foot model scalable? Explain.

The scalability of Jaipur Foot is very high because the people of India and some non government organization is helping to give out help to people who is need of Jaipur Foot. The help some charitable clinics made it possible and some Locations in India like new Delhi and Mumbai.

15. What is the significance of Jaipur Foot's cooperation with ISRO?

Mainly the significance is to reduce the cost of manufacturing of Jaipur Foot's.

ITC e-Choupal Case Study Guide Questions

1. What is the innovation of the e-Choupal?

The e-Choupals, information centers linked to the Internet, represent an approach to seamlessly connect subsistence farmers with large firms, current agricultural research, and global markets. The network of these, each operated by a local farmer in each community called the sanchalak, allow for a virtual integration of the supply chain and significant efficiencies in the traditional system. The farmers benefit by realizing better prices for their crops, better yield through better practices, and a sense of dignity and confidence in being connected with the rest of the world.

2. Discuss the paradox of Indian Agriculture?

Agriculture is economically, nutritionally, and socially vital to India. It contributes 23 percent of the gross domestic product (GDP), feeds a billion people, and employs 66 percent of the workforce. A fuller understanding of the sector requires review of the paradoxes that beset it.

3. Why is Soya an important innovation in the Indian oilseed complex?

Because of its low oil content, Soya-oil extraction is done almost exclusively by the solvent extraction process.

4. Describe the marketing processes before the introduction of e-Choupal.

The mandi is central to the functioning of the market channel. The agricultural products marketing Act legislated the creation of mandis to enable a more equitable distribution of the gains from agricultural among the producer, consumer, and traders. The mandi acts as a delivery point where farmers bring produce for sale to traders. The area served by a mandi varies by state. In the Soya-growing areas of Madhya Pradesh, the average area served by a mandi is around 700 square kilometres. A large portion of traditional grains is used by the farmers or battered for different crops. Soya however is not native to the Indian palate. Its major outlet is the crushing plant. Thus, nearly the entire crop must be marketed. This makes the mandi a vital part of the Soya chain.

5. Why is the mandi not an optimal procurement channel?

The mandi was not an optimal procurement channel. At first sight, agent commissions would seem to be a source of inefficiency, but this sum is comparable to the salary paid to an employee for rendering similar services. The real sources of inefficiency are the price and quality distortions caused by the agents' stranglehold on the market and ITC's distance from the farmer. Some examples are as follows: Distance from farmer, Daily price inflation, seasonal price inflation, captured intraday price shifts.

6. What were the advantages of ITC's competitors? How did ITC address them?

ITC devised a strategy to systematically deploy IT to change the game in each area. The horizontal integration deficiency was addressed through CRM-based solutions that were used to identify and provide for the non-standard needs of customer in an industry where the basic services had been standardized. Customized IT application and realignment of business goals and processes were deployed to manage risk and build the organization knowledge base.

7. How did ITC "re-engineer as opposed to reconstruct"?

The conventional views of transforming established business systems begin with the failure of the current system and the means to change it. ITC looked at what was good

with the current system and therefore what it could build on. ITC not only kept efficient providers from the existing system but also created roles for some inefficient providers from the previous system.

8. How did ITC "address the whole, not just a part"?

The farmers universe consist of many activities, ranging from procurement inputs to selling produce. Today the village trader services the spectrum of the farmer's needs. He is a centralized provider of cas, seeds, fertilizers, pesticides and marketing. In doing so, the traders enjoys two competitive benefits. First, his intimate knowledge of the farmers and of village dynamics allow him to accurately assess and mange risk. Second he reduce transaction cost by aggregating services.

9. Was it wise for ITC to install an IT-driven solution where most people would not?

Deliver of real time information independent of the transaction. In the mandi system, delivery, pricing, and sale happen synchronously, thus binding the farmer to an agent, the pc was seen as a medium of delivering ITC and otherrate prior to the trip to the mandi,m allowing the farmers to make an empowered choice.

10. Why does the ITC insist that the sanchalaks NOT give up farming?

Because of that they manage institution individual and often. He weather have betrayed the Indian farmer. Trust is the most valueble commodityin rural India.

11. Why did the samyojaks introduce the ITC to the sanchalaks?

Because it earned two commission profits from two sources first value added logistics services that substituted from lack of rural infrastructure. Second by was blocking of information flow and market signals in the trading transactions.

12. Describe the new ITC value chain. How different is it from the former value chain?

It is different in a way that the value chain is much more efficient than the former value chain in a way that it can produce more that it can before.

13. What is the social impact of the e-Choupals?

It improved agriculture better lifestyles brighter futures binding the information gap cheaper and smarter agricultural inputs.

14. Describe Wave 6 of the e-Choupal. DO you think it is feasible?

After the sourcing of goods from rural India, ITC last wave has ambitions vision of eventually sourcing ITenabled services that can be sources from rural India.

15. Can something similar to an e-Choupal be implemented in the Philippines?

Again we can implement this if we have a better supply chain for our betterment of our lives here in the Philippines. We can say we can implement this if we work together.

ICICI Bank Case Study Guide Questions

1. What is ICICI Bank's innovation?

Can lending to the very poor be financially viable for bank? should leadership training precede access to saving and credit offered by the organized financial sector? Are there alternate models of credit evaluation, contract enforcement, and building trust in large institutions among the poor .

2. What is special about RBI's pilot project with NABARD in 1991?

A healthy microfinance sector leads to a healthy finance sector in general. This mutual link has to be established by the micro finance institutions/NGO's and realized by the policymakers.”

3. According to Mahajan, why are the transaction costs of savings in formal institutions as high as 10% for the rural poor?

Because of vegetables vendors are known to borrow at even 10% a day to finance their daily working capital needs.

4. What are some of the problems of MFIs in India?

Most of the problems with MFI's are due to the fact their primary focus has been on access to credit. With such small loans (and thus meagre interest payment) the key to sustainability becomes scale. In an MFI could achieve a large volume of loans, then aggregate interest payments would suffice to cover operating cost. Achieving such scale is very labour intensive and makes many years to accomplish.

5. What are the two innovative BOP models of the ICICI?

- a) The direct access bank led model
- b) The indirect channels partnership model

6. What is the connection between Grameen Bank and Bank of Madura?

Thiagarajan became familiar with the grameen bank model started in Bangladesh, providing small loans to clients below the poverty line. Executives at banks of madura felt the efforts in Bangladesh could be replicated in india.

7. Describe ICICI's three-tier system. Discuss why it is three-tiered.

Under this system the highest level was a bank employee called a project manager. The project manager oversaw the activities of six coordinators, approved loan application for the are manager , and helped with the development of the SHG'. The coordinator was herself an SHG member who had a contractual relationship with the bank. She was overlooking the actions of had contractual relationship with the bank.

8. WhAT are the 3 essential steps in the SHG process? Comment on why each step is necessary.

- a) Learn to save
- b) Learn to lend what you have saved
- c) learn to borrow responsibly.

9. Discuss the NABARD checklist for SHG's. Comment on why each item on the checklist is necessary.

Is the group size between 15 and 20 members?

Are all members considered very poor?

Was there a fixed amount of saving collected each month?

Is there more than 20 percent literacy?

Have they used their saving sfor internal lending purposes?

Have the members kept a high level of attendance?

This checklist was made to ensure the success of the NABARD and so that the visibility is at a higher percent.

10. What is the impact of microlending in a household according to a NABARD study?

That the study show that the impact is confidence communication and decision making.

11. Discuss the possible implementation of a smart-card based payment system? Would it work? Why?

The implementation of the smart card based payment system will be visible if they trained the users. We can say that the training of the user will be successful and we can say that it would work.

12. Discuss the quote: "Banking with the poorer has undergone a paradigm shift. It is no longer viewed as a mere social obligation. It is financially viable as well". Do you think this quote can be applied in the Philippines? Discuss.

In the Philippines it's a different setting in where we must put into considerations that people in the Philippines are mostly illiterate and cannot use technology. But if the poor people accepted this it will be easy for them to understand the system.

IT COMMANDMENTS ACTIVITY

- 1.) "Exploiting a weakness in MediaDefender's firewall, he started poking around on the company's server"

Commandment 3 - Thou shall not snoop around in other people's computer files

- 2.) "Someone trying to download a pirated copy of Spider-Man 3 might find the process interminable"

Commandment 4 – Thou shall not use to computer to steal

- 3.) "MediaDefender monitors this traffic and employs a handful of trick to sabotage it, including planting booby-trapped versions of songs and films to frustrate downloaders"

Commandment 10 – Thou shall not use computers in ways that ensure consideration and respect for you fellow humans.

- 4.) "Over the next few months, Ethan says, he figured out how to read MediaDefender's Email, listen to its phone calls, and access just about any of the company's computers he wanted to browse"

Commandment 3 - Thou shall not snoop around in other people's computer files

- 5.) "In 2007 , the organization lobbied to water down a California bill designed to crack down on pretexting – the practice of using false pretenses to get personal information about someone"

Commandment 3 - Thou shall not snoop around in other people's computer files

- 6.) "He had two partners run the most popular file-sharing site the pirate bay the R.I.A.A's international counterpart refers to the site as the international engine of illegal file sharing"

Commandment 4 – Thou shall not use to computer to steal

- 7.) "Sunde started blocking IP addresses from servers that appeared to host fake or corrupted files – MediaDefender had thousands"

Commandment 3 - Thou shall not snoop around in other people's computer files

- 8.) "but the MediaDefender had created code specifically for hacking into the Pirate Bay's System"

Commandment 3 - Thou shall not snoop around in other people's computer files

- 9.) "After the M.P.A.A. file a lawsuit against several websites in 2006, the file sharing portal TorrentSpy countersued for illegal wiretapping,"

Commandment 3 - Thou shall not snoop around in other people's computer files

- 10.) "Cell-Phone hacks, fake pizza deliveries, denial-of-service attacks"

Commandment 10 – Thou shall not use computers in ways that ensure consideration and respect for you fellow humans.

Ethical and social issues in the information age texts in computer science

Exercise

1. Define security and privacy. Why are both important in the information age?
In general, security can be considered a means to prevent unauthorized access, use, alteration, and theft or physical damage to property. Category includes three rights that an individual can use to fence off personal information seekers; the second category contains those rights an individual can use to control the amount and value of personal information given out. According to Jerry Durlak, privacy is a human value consisting of four elements he calls rights. We put these rights into two categories. The first category includes three rights that an individual can use to fence off personal information seekers; the second category contains those rights an individual can use to control the amount and value of personal information given out. Both are important because both of them are essential for a human being. Security is critical while privacy is essential.

2. What is anonymity? Discuss two forms of anonymity.
Anonymity: the right to have no public personal identity Page 109. Pseudo identity like a code name or other name in the internet also used in the witness protection program. Untraceable identity: One is not known by any name including pseudo names. Anonymity with a pseudo address to receive and send correspondence with others: This technique is popular with people using anonymous re-mailers, user groups, and news group's page 110.

3. Discuss the importance of anonymity on the Internet.

It is important because you can use your pseudo name to discuss topics freely on the internet. You can say what you want and what you feel without anyone knowing your name or real identity.

4. Is total anonymity possible? Is it useful?

According to the book it is totally impossible useful I don't think so since it is totally impossible therefore there's no use.

5. Develop two scenarios one dealing with ethical issues involving security, and the other dealing with ethical issues involving privacy.

6. Is personal privacy dead? Discuss.

Personal privacy is now dead because of all our information is exposed whenever a government wants to know about it. They have all access of our information everything since our birth in this world they will see the information. But if its used in good then I have nothing against it.

7. List and discuss the major threats to individual privacy.

The misuse of information- when information is used for unauthorized purposes
Interception of information-when some one intercepts the information to use it authorized

Information matching-this is when u use the information u got and match it to other people to know more information about them like unpaid parking fees.

8. Identity theft is the fastest growing crime. Why?

Because anyone can just use your name in he's credit and all information he will use just to make a successful transaction. It is growing because f some guy know Manny Pacquiao in the us and he used all he's information then in us he is known to be Pacman not Manny so the people there will not get suspicious.

9. Why is it so easy to steal a person's identity?

Just like I said u can use any persons information get the address place of birth, birth date etc. and used it to apply a card the voila your own personal use for others persons information.

10. Suggest steps necessary to protect personal identity.

There are many ways to protect personal information just don't expose them to other people u don't trust because if you do then its your fault. Be vigilant in our own information because identity theft will always be there. Be cautious in answering survey question etc. When you give your personal information don't expose all information.

11. Governments are partners in the demise of personal privacy. Discuss

Demise means end of personal privacy why? Will it end? Because government have all the information about you as in everything about you so if there's a hacker then poof! Instant information for him/her.

12. Anonymity is a doubly edged sword. Discuss.

Meaning of double edge sword it can hurt and protect you. It can protect you because of your real information is hidden to the public to see. It can hurt you because of you might get associated with someone your not.

13. Are the steps given in Section 5.4.5 enough to prevent identity theft? Can you add more?

Actually I can add more to it because I don't have really the background to create laws but I think it is enough to prevent but not to stop. Giving out of laws will not stop the problem you must look at the root cause of the problem as for me an IT student must look at the root cause of a certain problem to solve it properly.

14. What role do special relationships play in identity theft?

Special relationships play in identity theft it is because of betrayal of that special someone. According to sir Pajo you can never be betrayed by a stranger only the closest to you. So they play a role if the other special someone will betray you and steal your information.

15. Modern day information mining is as good as gold! Why or why not?

Information now a days is equal to money if we put it in an equation "Information=money" have you ever been wondering why IT people now a days are rising many schools have been offering courses like information management to the people it is because of the information now a days. Everything now is in computers and if you have information of a certain individual you can think many ways of using that information and make it into money how? Ask a business management student.

16. How do consumers unknowingly contribute to their own privacy violations?

They contribute to their own privacy violations when they expose their privacy to others. I remember our lecture in class that mister Pajo said an example that a computer in a vault may be safe for other hackers to get the information inside the computer. In that example it is just safe "may be" because there are now various ways of powering a computer without even plugging it in. and so if we look at ourselves and we have given so much information about us then the effect will show in the later part of your life.

17. How has the Financial Services Modernization Act helped companies in gathering personal information?

Financial services modernization act requires people to give all their personal information by that the companies will just get the personal information of the people to say that their personal information is secured at their care.

Lessons 1-25, Cyberspace Law for Non-Lawyers

1. What are the things that require copy right law?

- gives a copyright owner the exclusive right to control copying of a writing or recording or picture or electronic transcription

2. What are the things you should do to copy right something you made?

- Nothing the moment you write it you already copy right it.

3. Are people on the net always allow you to copy certain document for their own use?

- In some situation it is explicitly allowed by the copy right owner or because they are implied by fair licenses.

4. What does copy really mean?

- covers less than the whole meaning you've just copy 3 pages of the article even you translate it into different language u still violate the copy right law. Even if you copy a manual to the computer you still copy it copy is copying.

5. Up to what extend can you copy from an article

- You can copy a fact or idea from certain quote or article it is not considered copying.

6. How can a copy right owner make it less confusing for others to copy or not?

- They must express it directly to them by saying don't copy it.

7. What are the factors some copies in fair uses according to the cyberspace law?

- Is your use non-commercial?
- Is your use for purposes of criticism, comment, parody, news reporting, teaching, scholarship, or research?
- Is the original work mostly fact?
- Has the original work been published?
- Are you copying only a small part of the original work?

The more yes you get from here the more you can say you copied in a fair use.

8. If you copied unpublished work then you copied it? Is your use fair or not?

- It's probably not fair because it's not yet published and you might claim that you are the one who made it.

9. Non-commercial copying is generally fair in what terms?

- When it is not use for business or for making money.

10. If someone sends you a message then you send it to some new groups is it fair?

- Since it is published yes it is fair to copy and send it.

11. If someone posts PerfectWord on America online it is obviously not fair but is it AOL liable for it?

- If only AOL knew the intention yes AOL will also be liable. But if no one has complained for the copied work AOL do not have the duty to search if it is really copied from some ones work or not.

12. What do we mean by Privacy in lesson 13 privacy 1?

- It is the power to control somebody from getting information in your personal life.

13. How much control does the law if you have given your information to some body else?

- According to law not much they have little things that they can do over the information they got from you.

14. If you went into a web site and view an article and the admin of the website view what you're doing is there any problem or unlawful act in that example?

- There are no law that will determine that is unlawful.

15. What is the protection of the fourth amendment?

- It is the protection of searching your house or read your mail the police need a warrant.

16. How do you see if the police with an aerial flyover? Is it ethical?

- For me it is not because of privacy we need not to be monitored by others because we are protected by our privacy.

17. The police can tap a phone anytime they want?

- No they need a warrant from a judge telling that they have right to tap you phone.

18. What does interception means?

- Means real-time interception a tap on a computer line, monitoring every thing that is passed across the network (lesson 19 privacy 7)

19. When can somebody make an interception?

- a police officer, or someone acting as if they have the authority of law behind them, can intercept an electronic message;
- any private citizen can intercept the message, so long as the purpose of that interception is not to commit some crime, or other wrong protected by the law;
- Publicity can be the basis of a lawful interception. If you are posting a message to a public bulletin board, or to USENET, then it is not a violation of ECPA for someone to intercept or disclose your message;
- Finally, you may have waived you rights to protection under ECPA. If the contract with your electronic service provider, for example, says that the service provider can intercept your messages, then you can't complain if the provider does. The same may be true with your employer - but that is a topic we discuss later.(lesson 20 privacy 8)

20. What is a hacker?

- It is someone who gains information without that person's permission.

21. What is encryption?

- Encryption is a technique for turning your message into gibberish, readable only by the person intended to read the message (lesson 22, privacy 10)

22. What is pseudonym?

- That is the name use of a person but not the real name in cyberspace.

23. Is your protection is in the hand of the service providers?

- The answer is it will depend on the agreement of the service provider and the user.

24. If your employer snoop in your computer and saw a new email message did the employer violated a law? Did he violate your privacy?

- the law may consider you to have consented to this invasion (lesson25 privacy 13)

Who is Lawrence Lessig?

Lawrence Lessig is the founder and CEO of the Creative Commons and also a board member of the Electronic Frontier Foundation and the Software freedom Law Center. He is also a professor of law at Stanford Law School. He becomes famous because of the copyright, trademark and radio frequency spectrum.

What is the EFF (Electronic Frontier Foundation)?

EFF are the one in charge of us when our freedom in the network world is being abused so that EFF is our first one we can rely on. It was founded in 1990 there was a time that the internet was on most people's radar and continues confronting issues defending free speech, privacy, innovation, and consumer rights. EFF has got the people trust when it comes to very critical battle in affecting digital rights. Combining the entire necessary field like lawyers, policy analyst, activist, and technologist the EFF achieves many victories for the consumer and the general public. They don't care if they take on big corporation as law as they defend what they know is right and lawful.

What is Creative Commons?

Creative Commons is about regulating the "all rights reserved" that must the creators must enjoy a limited freedom but some are left to exploitation. They balance and compromise copyright system that have become endangered. So creative commons is working to revive them they use the right to create a work set free for certain uses according to them. They work to offer the best of both worlds way to protect theirs while declaring them to declare "some rights reserved."

Who is Bruce Schneier?

Bruce Schneier was born on January 15, 1963 he is an American cryptographer, and also a computer security specialist and writer. He wrote several books including Computer security and cryptography also the founder of the chief officer of BT Counterpane. He has designed or co-design cryptographic algorithms, including the blowfish twofish and the MAcGuffin blocj ciphers, the Helix and Phelix Stream ciphers, and the Yarrow and Fortuna cryptographically secure psuedo-random numbers generatrs.

The latest Crypto-Gram Newsletter (15 February 2008) via Counterpane

Talks about security vs. privacy they said that are we going to sacrifice everything for security. Also that the police and the government wants to take over the security of the internet. They say that they are the one who is going to monitor the internet from emails etc. everything on what is happening on the internet will be monitored by them and the government. The reason of this monitoring of the internet is to prevent crimes from happening so that crimes can be minimized. Now the debate is not really privacy or security its liberty vs. control why because they are the one who is deciding on what they can see and whether on much they want to see which is not all wrong but seems to be unethical. In this page it says that security is for survival and that privacy is for personal dignity.

University Networks and Data Breaches White Paper via Counterpane (pdf)

Basically this article talks about theft of information in schools in big universities it has been a problem for them. It has been knowing from the public just this 2003 and to think of it, it actually exist even before that time. Offcourse that if universities are having problems in that kind of theft in data there is no difference when it comes to Big Corporation. They said that the IT has lack when it comes to security and it can be a uneven landscape. And that the solution is they should secure their important information and not fighting the culture that has been existing they should find ways for their files not to be hacked by others.

What is the Advanced Encryption Standard?

The advance encryption standards or AED is also known in the name of Rijndael, it is a block cipher that is developed as an encryption standard by the U.S. Government. Since it has been analyzed extensively now it is used worldwide the Data encryption standard or DES. AES was the one announced by the national institute of standards and Technology after five years May 26, 2002 standardization process it became effective as a standard. And now 2006 AES is one of the most popular algorithms in the whole world.

What is PGP?

PGP Pretty Good Privacy is known to be a computer program that provides cryptographic privacy and authentication.

Who is Phil Zimmerman?

He was the creator of the PGP the most widely used encryption software in the world. He is also the one who created the public key that is available to the public. After the government dropped he's case he then made the PGP inc. in 1997 that released updated product through out the time. NAI who mainly created The PGP inc. decided to make in PGP Corporation so Phil became a special advisor and consultant in that firm. Zimmermann is also a fellow at the Stanford Law School's Center for Internet and Society. He was a principal designer of the cryptographic key agreement protocol (the "association model") for the Wireless USB standard.

ITETHICS – CHAPTER 4 DISCUSSION QUESTIONS 1- 5

1. ACM AND THE IEEE-CS, made their own codes of conduct to promote good moral ethics for the computer professional to follow. We can say that they made these codes of ethics to make their own profession be known and be honoured by people to have trust in them. This code of ethics has its short coming they criticised the code they noted that the code can not be possible anticipate every moral issue arise. Some said that the codes are too vague to be followed by IT professionals and they also said that it is self-serving, inconsistent, unrealistic, and unnecessary. But still to have a code will uphold the standing of IT professionals in our society giving them a chance to earn integrity.
2. I don't believe that there can be a coherent and comprehensive code of conduct for computer professionals. Why? It's because being coherent is to be consistent all issues can be complicated as they arise providing a code means the code must answer all issues even the complicated one. Being comprehensive is being full complete to provide such code to be complete is impossible because it has to be not too general but not too vague so in answering this question they have to study it further and analyse each situation up to the extent of what is right and wrong. It is really hard to have an ethics in the Computer industry because issues can be diverse yet not answerable by the code of ethics so for me it is impossible to have a complete and consistent.
3. First is to tell what I feel to the XYZ corp. that I disagree with the project I have to this because I know there is an ethical issue about it. I have to notify that I'm disagreeing and I have to talk to my superior about it. Now if still there's no change then I have to accept my faith and move on to other company. The reason for having a baby is not enough to make me join the project because many lives are at stake and I need to act ethically. We have a social responsibility and we have to make good choices for that even though it is risking my family and career I have to do what is right ethically right.
4. If I'm in that position I am willing to blow the whistle because I know that in my heart that it is wrong to launch the system especially if it can cause harm. I understand the side of the management keeping up with time to make money but money is not enough to take back those lives that will be lost in case of accidents. I am willing to testify to the management even if I will be fired I know that I made the right choice not to launch the system. Making the issue to the public will warn them and make them realize that these people have no sense of social responsibility. I will tell everybody that they still launch the project even if they did know that the bugs of the system will cause harm to the people.
5. What set of rules to follow? Well it will depend on the situation mainly on what kind of problem will arise. In defining of what set of rules to follow it must answer the problem is it suitable for it and is it really necessary for it. We can justify it by understanding these rules we can use any but we must relate it to the situation properly and very effectively to make a good ethical decision.

CEMEX Case Study Guide Questions:

1. How did CEMEX fundamentally change the way it conducted its business?
Emphasized improving profitability through efficient operation the company also shifted from selling products to selling complete solutions.

2. How does information systems contribute to CEMEX' competitive advantage?

- Continued Innovation
- High level of commitment to customer service and satisfaction
- Proven post merger integration expertise
- Digital evolution: efficient production, distribution, and delivery processes through sophisticated information systems
- Ability to identify high-growth market opportunities in developing economies

3. What is social capital? How does CEMEX build social capital?

Social capital means setting up your company in the current society to be accepted and to make profit in the society.

4. How are the low-income savings characteristics of Mexican society characterized?

That they don't receive checks and don't receive any government subsidies or grants, they don't have access to banks and credit. Within a community, neighbour, families and friends get together and form tandas or pools to save money and use it in emergencies like housing school etc.

5. How are the entrepreneurial characteristics of the women in Mexican society tied to the CEMEX BOP strategy?

Because the women are the one who is managing the money given by the men so the women must find creative ways to spend it on housing etc

6. What did the CEMEX initial market research in Guadalajara discover?

The team realized that financing was the most important and most difficult challenge to overcome for low income customers. Unless the poor obtain access to credit, it would be difficult to sell the idea of constructing a complete house in the near future, the second challenge was the most families employed local semiskilled or unskilled masons who built rooms without any planning.

7. What is the role of socios in the Patrimonio Hoy system? How important are they in the making the system successful?

- Identify innovative ways to provide access to credit for the poor
- Improve the brand perception of CEMEX as a socially responsive company to earn trust among the people, especially the poor.
- Change and improve distributive methods and construction practices to make it cost effective for CEMEX, its distributors, and the low income customers.

8. Why do you think it was important for CEMEX to position itself as a complete solutions provider vs. just another product provider?

Because it needs to gain the people trust if CEMEX is a complete provider people will come and enjoy their products.

9. How is the social capital of Patrimonio Hoy promoters related to economic capital?

Promoters play a key role as ambassador for Patrimonio Hoy. Nine-eight percent of the promoters are women. They work on a commission basis that is dependent on the number of socios they enrol and on the duration of the stay of the socio within the program

10. What, in brief, is the value of Patrimonio Hoy to a) its promoter b) its socios & partners c) its suppliers and d) its distributors?

To promoter they serve as the ambassador to socios & partners they are they are the one to enforce easy payments to its distributors is the value chain.

11. What is patrimonio? Why is this important for the marketing efforts for the Patrimonio Hoy system?

Patrimonio is Mexican people most families believe in leaving immovable property or wealth for their sons and daughters that is Spanish called patrimonio. Patrimonio Hoy system if you save today you can invest for you families in the future making it for them a necessity.

12. How can Patrimonio Hoy offer a slightly higher price than its competitors and maintain a competitive edge?

It is because they offer a lot of service making the low income people become interested in them and make them a sustainable market. Because of promotion of product it can have competitive advantage because it set a market in the market.

13. How does the concept of freezing prices encourage socios to do more business for Patrimonio Hoy?

Because of prices are not changing they can visualize their income and compute for their future fruits of their income. If you freeze prices they can see a lot of alternative and make creative ways in using their resources.

14. Intuitively, doing with business with a low income group would be riskier than traditional lending models but it is profitable for Patrimonio Hoy. Why?

Because when one of the group member has a late fee for the week they must pay a penalty worth 60 pesos making it profitable for CEMEX the more late for them the more peso for them. In addition to that if one of the member leave he or she will lost integrity and will hard to find future partners.

15. What is the role of peer/community pressure in the Patrimonio Hoy lending model?

Because it enhance the way people think in Mexico it change them peer pressure can be a way of selling the product and services to the people.

16. How has Patrimonio Hoy changed the consumer behavior in Mexico?

By offering a complete and comprehensive solution for housing , Patrimonio Hoy has made it difficult for consumers to let go of this opportunity and has fundamentally change consumer behavior, even of on a small scale.

17. What are the challenges of the Patrimonio Hoy program?

Although customer has a rapid pace, customer retention is a problem for Patrimonio Hoy. After a room is done the profitability of customer returning to build another room is not 100 percent. So they have to make ways for them to make build another room.

18. What does Construmex take advantage of the existing remittance market between U.S.A and Mexico?

It is not a profit center and has little revenue. Hence the primary activities of Construmex center around generating customer awareness, offering customer education, building trust in the Mexican community, spreading through word of mouth and working with HTAs to capture a share of the HTA remittances.

19. CEMEX Philippines is exploring the possibility of replicating the Patrimonio Hoy system in the Philippines. What are the parallels between the Mexican and the Philippine market?

Both have bottom of the pyramid consumers and uneducated as well. Also they both have the same payment forms only in money not in pay checks etc. same style of houses and don't know how to use resources both use peso as the same rate most likely here in the Philippines. There is a high chance of success if your going to implement this in the Philippines.

20. As an IT practitioner looking at the Construmex business model, what IT-driven systems can you propose to make CEMEX more competitive? (name 10-15)

Procurement system

Accounting system

Pay roll system

Delivery system

Inventory system

Customer relation management

Communication system

Human resource

Database system

Fleet tracking system

Fixed asset management

Barack Obama

1.) Who is Barack Obama?

Barack Hussein Obama, Jr. (pronounced /bəˈʊɑːk ʊsˈbɑːmə/;^[1] born August 4, 1961) is the junior United States Senator from Illinois and a candidate for the Democratic nomination in the 2008 U.S. presidential election.^{[2][3]}

Born to a Kenyan father and an American mother, he spent most of his early life in Honolulu, Hawaii. From ages 6 to 10, he lived in Jakarta, Indonesia with his mother and Indonesian stepfather. He married Michelle Robinson in 1992 and has two daughters. A graduate of Columbia University and Harvard Law School, Obama worked as a community organizer, university lecturer, and civil rights lawyer before running for public office and serving in the Illinois Senate from 1997 to 2004. After an unsuccessful bid for a seat in the U.S. House of Representatives in 2000, he announced his campaign for U.S. Senate in 2003.

http://en.wikipedia.org/wiki/Barack_Obama

2.) Transcript of speech

"We the people, in order to form a more perfect union.

Two hundred and twenty one years ago, in a hall that still stands across the street, a group of men gathered and, with these simple words, launched America's improbable experiment in democracy. Farmers and scholars; statesmen and patriots who had traveled across an ocean to escape tyranny and persecution finally made real their declaration of independence at a Philadelphia convention that lasted through the spring of 1787.

The document they produced was eventually signed but ultimately unfinished. It was stained by this nation's original sin of slavery, a question that divided the colonies and brought the convention to a stalemate until the founders chose to allow the slave trade to continue for at least twenty more years, and to leave any final resolution to future generations.

Of course, the answer to the slavery question was already embedded within our Constitution - a Constitution that had at its very core the ideal of equal citizenship under the law; a Constitution that promised its people liberty, and justice, and a union that could be and should be perfected over time.

And yet words on a parchment would not be enough to deliver slaves from bondage, or provide men and women of every color and creed their full rights and obligations as citizens of the United States. What would be needed were Americans in successive generations who were willing to do their part - through protests and struggle, on the streets and in the courts, through a civil war and civil disobedience and always at great risk - to narrow that gap between the promise of our ideals and the reality of their time.

This was one of the tasks we set forth at the beginning of this campaign - to continue the long march of those who came before us, a march for a more just,

more equal, more free, more caring and more prosperous America. I chose to run for the presidency at this moment in history because I believe deeply that we cannot solve the challenges of our time unless we solve them together - unless we perfect our union by understanding that we may have different stories, but we hold common hopes; that we may not look the same and we may not have come from the same place, but we all want to move in the same direction - towards a better future for of children and our grandchildren.

This belief comes from my unyielding faith in the decency and generosity of the American people. But it also comes from my own American story.

I am the son of a black man from Kenya and a white woman from Kansas. I was raised with the help of a white grandfather who survived a Depression to serve in Patton's Army during World War II and a white grandmother who worked on a bomber assembly line at Fort Leavenworth while he was overseas. I've gone to some of the best schools in America and lived in one of the world's poorest nations. I am married to a black American who carries within her the blood of slaves and slaveowners - an inheritance we pass on to our two precious daughters. I have brothers, sisters, nieces, nephews, uncles and cousins, of every race and every hue, scattered across three continents, and for as long as I live, I will never forget that in no other country on Earth is my story even possible.

It's a story that hasn't made me the most conventional candidate. But it is a story that has seared into my genetic makeup the idea that this nation is more than the sum of its parts - that out of many, we are truly one.

Throughout the first year of this campaign, against all predictions to the contrary, we saw how hungry the American people were for this message of unity. Despite the temptation to view my candidacy through a purely racial lens, we won commanding victories in states with some of the whitest populations in the country. In South Carolina, where the Confederate Flag still flies, we built a powerful coalition of African Americans and white Americans.

This is not to say that race has not been an issue in the campaign. At various stages in the campaign, some commentators have deemed me either "too black" or "not black enough." We saw racial tensions bubble to the surface during the

week before the South Carolina primary. The press has scoured every exit poll for the latest evidence of racial polarization, not just in terms of white and black, but black and brown as well.

And yet, it has only been in the last couple of weeks that the discussion of race in this campaign has taken a particularly divisive turn.

On one end of the spectrum, we've heard the implication that my candidacy is somehow an exercise in affirmative action; that it's based solely on the desire of wide-eyed liberals to purchase racial reconciliation on the cheap. On the other end, we've heard my former pastor, Reverend Jeremiah Wright, use incendiary language to express views that have the potential not only to widen the racial divide, but views that denigrate both the greatness and the goodness of our nation; that rightly offend white and black alike.

I have already condemned, in unequivocal terms, the statements of Reverend Wright that have caused such controversy. For some, nagging questions remain. Did I know him to be an occasionally fierce critic of American domestic and foreign policy? Of course. Did I ever hear him make remarks that could be considered controversial while I sat in church? Yes. Did I strongly disagree with many of his political views? Absolutely - just as I'm sure many of you have heard remarks from your pastors, priests, or rabbis with which you strongly disagreed.

But the remarks that have caused this recent firestorm weren't simply controversial. They weren't simply a religious leader's effort to speak out against perceived injustice. Instead, they expressed a profoundly distorted view of this country - a view that sees white racism as endemic, and that elevates what is wrong with America above all that we know is right with America; a view that sees the conflicts in the Middle East as rooted primarily in the actions of stalwart allies like Israel, instead of emanating from the perverse and hateful ideologies of radical Islam.

As such, Reverend Wright's comments were not only wrong but divisive, divisive at a time when we need unity; racially charged at a time when we need to come together to solve a set of monumental problems - two wars, a terrorist threat, a falling economy, a chronic health care crisis and potentially devastating climate

change; problems that are neither black or white or Latino or Asian, but rather problems that confront us all.

Given my background, my politics, and my professed values and ideals, there will no doubt be those for whom my statements of condemnation are not enough. Why associate myself with Reverend Wright in the first place, they may ask? Why not join another church? And I confess that if all that I knew of Reverend Wright were the snippets of those sermons that have run in an endless loop on the television and You Tube, or if Trinity United Church of Christ conformed to the caricatures being peddled by some commentators, there is no doubt that I would react in much the same way

But the truth is, that isn't all that I know of the man. The man I met more than twenty years ago is a man who helped introduce me to my Christian faith, a man who spoke to me about our obligations to love one another; to care for the sick and lift up the poor. He is a man who served his country as a U.S. Marine; who has studied and lectured at some of the finest universities and seminaries in the country, and who for over thirty years led a church that serves the community by doing God's work here on Earth - by housing the homeless, ministering to the needy, providing day care services and scholarships and prison ministries, and reaching out to those suffering from HIV/AIDS.

In my first book, *Dreams From My Father*, I described the experience of my first service at Trinity:

"People began to shout, to rise from their seats and clap and cry out, a forceful wind carrying the reverend's voice up into the rafters....And in that single note - hope! - I heard something else; at the foot of that cross, inside the thousands of churches across the city, I imagined the stories of ordinary black people merging with the stories of David and Goliath, Moses and Pharaoh, the Christians in the lion's den, Ezekiel's field of dry bones. Those stories - of survival, and freedom, and hope - became our story, my story; the blood that had spilled was our blood, the tears our tears; until this black church, on this bright day, seemed once more a vessel carrying the story of a people into future generations and into a larger world. Our trials and triumphs became at once unique and universal, black and more than black; in chronicling our journey, the stories and songs gave us a means to reclaim memories that we didn't need to feel shame about...memories that all people might study and cherish - and with which we could start to rebuild."

That has been my experience at Trinity. Like other predominantly black churches across the country, Trinity embodies the black community in its entirety - the doctor and the welfare mom, the model student and the former gang-banger. Like other black churches, Trinity's services are full of raucous laughter and sometimes bawdy humor. They are full of dancing, clapping, screaming and shouting that may seem jarring to the untrained ear. The church contains in full the kindness and cruelty, the fierce intelligence and the shocking ignorance, the struggles and successes, the love and yes, the bitterness and bias that make up the black experience in America.

And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations with him have I heard him talk about any ethnic group in derogatory terms, or treat whites with whom he interacted with anything but courtesy and respect. He contains within him the contradictions - the good and the bad - of the community that he has served diligently for so many years.

I can no more disown him than I can disown the black community. I can no more disown him than I can my white grandmother - a woman who helped raise me, a woman who sacrificed again and again for me, a woman who loves me as much as she loves anything in this world, but a woman who once confessed her fear of black men who passed by her on the street, and who on more than one occasion has uttered racial or ethnic stereotypes that made me cringe.

These people are a part of me. And they are a part of America, this country that I love.

Some will see this as an attempt to justify or excuse comments that are simply inexcusable. I can assure you it is not. I suppose the politically safe thing would be to move on from this episode and just hope that it fades into the woodwork. We can dismiss Reverend Wright as a crank or a demagogue, just as some have dismissed Geraldine Ferraro, in the aftermath of her recent statements, as harboring some deep-seated racial bias.

But race is an issue that I believe this nation cannot afford to ignore right now. We would be making the same mistake that Reverend Wright made in his offending sermons about America - to simplify and stereotype and amplify the negative to the point that it distorts reality.

The fact is that the comments that have been made and the issues that have surfaced over the last few weeks reflect the complexities of race in this country that we've never really worked through - a part of our union that we have yet to perfect. And if we walk away now, if we simply retreat into our respective corners, we will never be able to come together and solve challenges like health care, or education, or the need to find good jobs for every American.

Understanding this reality requires a reminder of how we arrived at this point. As William Faulkner once wrote, "The past isn't dead and buried. In fact, it isn't even past." We do not need to recite here the history of racial injustice in this country. But we do need to remind ourselves that so many of the disparities that exist in the African-American community today can be directly traced to inequalities passed on from an earlier generation that suffered under the brutal legacy of slavery and Jim Crow.

Segregated schools were, and are, inferior schools; we still haven't fixed them, fifty years after *Brown v. Board of Education*, and the inferior education they provided, then and now, helps explain the pervasive achievement gap between today's black and white students.

Legalized discrimination - where blacks were prevented, often through violence, from owning property, or loans were not granted to African-American business owners, or black homeowners could not access FHA mortgages, or blacks were excluded from unions, or the police force, or fire departments - meant that black families could not amass any meaningful wealth to bequeath to future generations. That history helps explain the wealth and income gap between black and white, and the concentrated pockets of poverty that persists in so many of today's urban and rural communities.

A lack of economic opportunity among black men, and the shame and frustration that came from not being able to provide for one's family, contributed to the

erosion of black families - a problem that welfare policies for many years may have worsened. And the lack of basic services in so many urban black neighborhoods - parks for kids to play in, police walking the beat, regular garbage pick-up and building code enforcement - all helped create a cycle of violence, blight and neglect that continue to haunt us.

This is the reality in which Reverend Wright and other African-Americans of his generation grew up. They came of age in the late fifties and early sixties, a time when segregation was still the law of the land and opportunity was systematically constricted. What's remarkable is not how many failed in the face of discrimination, but rather how many men and women overcame the odds; how many were able to make a way out of no way for those like me who would come after them.

But for all those who scratched and clawed their way to get a piece of the American Dream, there were many who didn't make it - those who were ultimately defeated, in one way or another, by discrimination. That legacy of defeat was passed on to future generations - those young men and increasingly young women who we see standing on street corners or languishing in our prisons, without hope or prospects for the future. Even for those blacks who did make it, questions of race, and racism, continue to define their worldview in fundamental ways. For the men and women of Reverend Wright's generation, the memories of humiliation and doubt and fear have not gone away; nor has the anger and the bitterness of those years. That anger may not get expressed in public, in front of white co-workers or white friends. But it does find voice in the barbershop or around the kitchen table. At times, that anger is exploited by politicians, to gin up votes along racial lines, or to make up for a politician's own failings.

And occasionally it finds voice in the church on Sunday morning, in the pulpit and in the pews. The fact that so many people are surprised to hear that anger in some of Reverend Wright's sermons simply reminds us of the old truism that the most segregated hour in American life occurs on Sunday morning. That anger is not always productive; indeed, all too often it distracts attention from solving real problems; it keeps us from squarely facing our own complicity in our condition, and prevents the African-American community from forging the alliances it needs to bring about real change. But the anger is real; it is powerful; and to simply wish it away, to condemn it without understanding its roots, only serves to widen the chasm of misunderstanding that exists between the races.

In fact, a similar anger exists within segments of the white community. Most working- and middle-class white Americans don't feel that they have been particularly privileged by their race. Their experience is the immigrant experience - as far as they're concerned, no one's handed them anything, they've built it from scratch. They've worked hard all their lives, many times only to see their jobs shipped overseas or their pension dumped after a lifetime of labor. They are anxious about their futures, and feel their dreams slipping away; in an era of stagnant wages and global competition, opportunity comes to be seen as a zero sum game, in which your dreams come at my expense. So when they are told to bus their children to a school across town; when they hear that an African American is getting an advantage in landing a good job or a spot in a good college because of an injustice that they themselves never committed; when they're told that their fears about crime in urban neighborhoods are somehow prejudiced, resentment builds over time.

Like the anger within the black community, these resentments aren't always expressed in polite company. But they have helped shape the political landscape for at least a generation. Anger over welfare and affirmative action helped forge the Reagan Coalition. Politicians routinely exploited fears of crime for their own electoral ends. Talk show hosts and conservative commentators built entire careers unmasking bogus claims of racism while dismissing legitimate discussions of racial injustice and inequality as mere political correctness or reverse racism.

Just as black anger often proved counterproductive, so have these white resentments distracted attention from the real culprits of the middle class squeeze - a corporate culture rife with inside dealing, questionable accounting practices, and short-term greed; a Washington dominated by lobbyists and special interests; economic policies that favor the few over the many. And yet, to wish away the resentments of white Americans, to label them as misguided or even racist, without recognizing they are grounded in legitimate concerns - this too widens the racial divide, and blocks the path to understanding.

This is where we are right now. It's a racial stalemate we've been stuck in for years. Contrary to the claims of some of my critics, black and white, I have never been so naïve as to believe that we can get beyond our racial divisions in a single election cycle, or with a single candidacy - particularly a candidacy as imperfect as my own.

But I have asserted a firm conviction - a conviction rooted in my faith in God and my faith in the American people - that working together we can move beyond some of our old racial wounds, and that in fact we have no choice as we are to continue on the path of a more perfect union.

For the African-American community, that path means embracing the burdens of our past without becoming victims of our past. It means continuing to insist on a full measure of justice in every aspect of American life. But it also means binding our particular grievances - for better health care, and better schools, and better jobs - to the larger aspirations of all Americans -- the white woman struggling to break the glass ceiling, the white man whose been laid off, the immigrant trying to feed his family. And it means taking full responsibility for own lives - by demanding more from our fathers, and spending more time with our children, and reading to them, and teaching them that while they may face challenges and discrimination in their own lives, they must never succumb to despair or cynicism; they must always believe that they can write their own destiny.

Ironically, this quintessentially American - and yes, conservative - notion of self-help found frequent expression in Reverend Wright's sermons. But what my former pastor too often failed to understand is that embarking on a program of self-help also requires a belief that society can change.

The profound mistake of Reverend Wright's sermons is not that he spoke about racism in our society. It's that he spoke as if our society was static; as if no progress has been made; as if this country - a country that has made it possible for one of his own members to run for the highest office in the land and build a coalition of white and black; Latino and Asian, rich and poor, young and old -- is still irrevocably bound to a tragic past. But what we know -- what we have seen - is that America can change. That is true genius of this nation. What we have already achieved gives us hope - the audacity to hope - for what we can and must achieve tomorrow.

In the white community, the path to a more perfect union means acknowledging that what ails the African-American community does not just exist in the minds of black people; that the legacy of discrimination - and current incidents of discrimination, while less overt than in the past - are real and must be addressed.

Not just with words, but with deeds - by investing in our schools and our communities; by enforcing our civil rights laws and ensuring fairness in our criminal justice system; by providing this generation with ladders of opportunity that were unavailable for previous generations. It requires all Americans to realize that your dreams do not have to come at the expense of my dreams; that investing in the health, welfare, and education of black and brown and white children will ultimately help all of America prosper.

In the end, then, what is called for is nothing more, and nothing less, than what all the world's great religions demand - that we do unto others as we would have them do unto us. Let us be our brother's keeper, Scripture tells us. Let us be our sister's keeper. Let us find that common stake we all have in one another, and let our politics reflect that spirit as well.

For we have a choice in this country. We can accept a politics that breeds division, and conflict, and cynicism. We can tackle race only as spectacle - as we did in the OJ trial - or in the wake of tragedy, as we did in the aftermath of Katrina - or as fodder for the nightly news. We can play Reverend Wright's sermons on every channel, every day and talk about them from now until the election, and make the only question in this campaign whether or not the American people think that I somehow believe or sympathize with his most offensive words. We can pounce on some gaffe by a Hillary supporter as evidence that she's playing the race card, or we can speculate on whether white men will all flock to John McCain in the general election regardless of his policies.

We can do that.

But if we do, I can tell you that in the next election, we'll be talking about some other distraction. And then another one. And then another one. And nothing will change.

That is one option. Or, at this moment, in this election, we can come together and say, "Not this time." This time we want to talk about the crumbling schools that are stealing the future of black children and white children and Asian children and Hispanic children and Native American children. This time we want to reject the cynicism that tells us that these kids can't learn; that those kids who don't look

like us are somebody else's problem. The children of America are not those kids, they are our kids, and we will not let them fall behind in a 21st century economy. Not this time.

This time we want to talk about how the lines in the Emergency Room are filled with whites and blacks and Hispanics who do not have health care; who don't have the power on their own to overcome the special interests in Washington, but who can take them on if we do it together.

This time we want to talk about the shuttered mills that once provided a decent life for men and women of every race, and the homes for sale that once belonged to Americans from every religion, every region, every walk of life. This time we want to talk about the fact that the real problem is not that someone who doesn't look like you might take your job; it's that the corporation you work for will ship it overseas for nothing more than a profit.

This time we want to talk about the men and women of every color and creed who serve together, and fight together, and bleed together under the same proud flag. We want to talk about how to bring them home from a war that never should've been authorized and never should've been waged, and we want to talk about how we'll show our patriotism by caring for them, and their families, and giving them the benefits they have earned.

I would not be running for President if I didn't believe with all my heart that this is what the vast majority of Americans want for this country. This union may never be perfect, but generation after generation has shown that it can always be perfected. And today, whenever I find myself feeling doubtful or cynical about this possibility, what gives me the most hope is the next generation - the young people whose attitudes and beliefs and openness to change have already made history in this election.

There is one story in particular that I'd like to leave you with today - a story I told when I had the great honor of speaking on Dr. King's birthday at his home church, Ebenezer Baptist, in Atlanta.

There is a young, twenty-three year old white woman named Ashley Baia who organized for our campaign in Florence, South Carolina. She had been working to organize a mostly African-American community since the beginning of this campaign, and one day she was at a roundtable discussion where everyone went around telling their story and why they were there.

And Ashley said that when she was nine years old, her mother got cancer. And because she had to miss days of work, she was let go and lost her health care. They had to file for bankruptcy, and that's when Ashley decided that she had to do something to help her mom.

She knew that food was one of their most expensive costs, and so Ashley convinced her mother that what she really liked and really wanted to eat more than anything else was mustard and relish sandwiches. Because that was the cheapest way to eat.

She did this for a year until her mom got better, and she told everyone at the roundtable that the reason she joined our campaign was so that she could help the millions of other children in the country who want and need to help their parents too.

Now Ashley might have made a different choice. Perhaps somebody told her along the way that the source of her mother's problems were blacks who were on welfare and too lazy to work, or Hispanics who were coming into the country illegally. But she didn't. She sought out allies in her fight against injustice.

Anyway, Ashley finishes her story and then goes around the room and asks everyone else why they're supporting the campaign. They all have different stories and reasons. Many bring up a specific issue. And finally they come to this elderly black man who's been sitting there quietly the entire time. And Ashley asks him why he's there. And he does not bring up a specific issue. He does not say health care or the economy. He does not say education or the war. He does not say that he was there because of Barack Obama. He simply says to everyone in the room, "I am here because of Ashley."

"I'm here because of Ashley." By itself, that single moment of recognition between that young white girl and that old black man is not enough. It is not enough to give health care to the sick, or jobs to the jobless, or education to our children.

But it is where we start. It is where our union grows stronger. And as so many generations have come to realize over the course of the two-hundred and twenty one years since a band of patriots signed that document in Philadelphia, that is where the perfection begins."

<http://www.msnbc.msn.com/id/23690567>

3.) Why can't Barack Obama disown his pastor, Rev. Jeremiah Wright?

The pastor of my church, Rev. Jeremiah Wright, who recently preached his last sermon and is in the process of retiring, has touched off a firestorm over the last few days. He's drawn attention as the result of some inflammatory and appalling remarks he made about our country, our politics, and my political opponents.

Let me say at the outset that I vehemently disagree and strongly condemn the statements that have been the subject of this controversy. I categorically denounce any statement that disparages our great country or serves to divide us from our allies. I also believe that words that degrade individuals have no place in our public dialogue, whether it's on the campaign stump or in the pulpit. In sum, I reject outright the statements by Rev. Wright that are at issue.

http://www.huffingtonpost.com/barack-obama/on-my-faith-and-my-church_b_91623.html

4.) How did Singapore come to existence? Do you agree with Malaysia?

There was a time that Singapore and Malaysia merge and there were many who protested because of that. The main issue for me is racism because they don't want to merge with the Chinese and it is because of Singapore's Chinese blood. So after a while they made the agreement void because of the protest that was going around Malaysia and Singapore.

LOZADA

Who will not know Jun Lozada who exploited the anomaly of the government when it comes to governing our country? Which is in fact it exist in many years now and I have been experiencing the corruption of the government

I'm not saying that I'm not doing anything is just not what can we do if our lives are at stake? But Jun Lozada prove to us the bravery of what he's doing by whistle blowing the things the people need to know. He said that there is a big difference of the payment in the ZTE broadband deal. He also stated that the president is the one who is responsible for everything.

He was kidnapped in the airport when he arrived in the Philippines from Hong Kong I don't know what date. And the people start to wonder what is happening to him where did he go? What really is the story and then after a while he summoned himself to the public by speaking in the press of what really happened. Of course by doing that move he is already involve in politics. You know what I'm not ignorant not to see that he was paid by the opposition to speak against the president but that's life that's politics, politics is bad. We cannot say what's going to happen to him but on he's part he also was part of the corruption that's why I don't even dare to listen to him and even dare to admire him of what he's done.