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daniel josef m. aloroy

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Daniel Josef M. Aloroy   1.15.08
O0B   ITETHIC

Book Review on Ethics and the Conduct of Business 5th Edition (John R. Boatright)

Whether or not to blow the whistle on misconduct in an organization is the most difficult decision that some people ever have to make. The decision is wrenching personally because the stakes are so high. Yet many whistle-blowers say that they could not have lived with themselves if they had stayed silent. The decision is also difficult ethically, because whistle-blowing involves a conflict between two competing duties: to protect the public and to be loyal to an organization. Although loyalty is not always overriding, as the loyal agent argument holds, neither is it inconsequential. Deciding between these duties often requires that an employee exercise very careful judgment.

Whistle-blowing is really a hard decision to make for an employee. For it to be legally called a whistle-blowing, a person must be an employee of an organization to whom he/she will expose an immoral conduct within it. He/she cannot be just an external person of the organization, thus making him/her only a witness. It puts them in a very difficult situation wherein they have to make a changing phenomenon inside the company. Whatever he/she saw happened, it would not only be for his/her own good but also for the majority of the company. Everyone has an obligation not to be a part of illegal and immoral activity, but exposing it at great risk to oneself is usually regarded as beyond what duty requires. If the whistle-blower opts not to expose the activity, it may result to blaming himself in the end for not fully blowing the whistle.

Imagine that most of the stores you entered created a record of your visit including not only your purchases but also what merchandise you looked at, how long you took, what route you followed through the store, what other stores you had visited, and what you bought there. Imagine further that, in many instances, the store could connect this information with your name, address, telephone number, and perhaps your age, income level, and lifestyle. You would probably have the feeling that your shopping activity was being closely scrutinized and that you lacked virtually any privacy while browsing. The most common method for obtaining information covertly is the installation of a "cookie", which is a file placed on a user's hard drive that recognizes a repeat user and stores information from past visits. Cookies benefit users by eliminating the need to enter information each time, but they can also provide the site owner with "clickstream" data about what pages are visited and how much time is spent on each one.

As a student of web development and e-commerce, I have also encountered creating a cookie. From what I have experienced, I learned that any user can avoid entering a username and password provided that he had already visited that site before. It is a text file that would be kept in your hard drive and would supply necessary and stored information to the site as soon as you typed the web site in the browser. It would be primarily unfair to those who are not that knowledgeable about the more sophisticated world of internet. They will soon realize that they have been already receiving spams in their e-mails and ad banners kept on appearing to their

browsers while surfing the net. This is the main problem users face with cookies being installed in their computers or even to other computers. Privacy threat is the primary effect that it can manifest. Another site can get a user's personal and confidential information that would make them eligible to login or use the person's account.

Daniel Josef M. Aloroy   1.24.08
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Book Review on Business Ethics A Global and Managerial Perspective
By David J. Fritzsche HF 5387 F75 1997a

Chapter 2: THE IMPORTANCE OF ETHICS IN BUSINESS

On December 20, 1994, Intel announced that it would replace all flawed Pentium chips with no questions asked. In the news release, Andy Grove stated:

*   .*
*   ..we are today announcing a no-questions-asked return policy on the current versions of the Pentium processor. Our previous policy was to talk with users to determine whether their needs required replacement of the processor. To some people, this policy seemed arrogant and uncaring. We apologize. We were motivated by a belief that replacement is simply unnecessary for most people. We still feel that way but we are changing our policy because we want there to be no doubt that we stand behind this product.*

It was kind of interesting that even the biggest manufacturer of processors can make unethical mistakes that would be concerning the trust of their customers to them. I am sure that Intel felt very humiliated therefore they looked for ways on how to cope with the tens of thousands of customer calls requesting for exchange of their products. They would have to make a very big step in order to fully satisfy the growing needs of customers. Here in the Philippines, the Department of Trade and Industry does not tolerate the policy of "No return, no exchange" in some malls. It is required though, to present the official receipt that would verify the sales of that particular product the customer wishes to return or exchange. I am sure that at the present, Intel already learned their lesson from what happened that time so they had improved the quality of microprocessors installed on the computers.

Chapter 7: ETHICS IN PRACTICE

HP advocates employee sharing of benefits and responsibilities. Equal sharing of rewards through a profit-sharing plan and a stock-purchase plan is stressed. Offices are generally the same size, with supervisors sharing offices with their secretaries. Carpeting is a rarity and parking spaces are generally unassigned. The company fosters a sense of teamwork and partnership in its everyday business operations. Decisions are generally made through consensus and persuasion in small work groups...HP demonstrates a strong concern for the individual employee. It has gone to great lengths to avoid layoffs.

With a warm and close-knitted relationship among employees in an organization, I am sure that it would be very pleasant to work and interact with them, especially with an equal treatment to each and every worker. One would not feel isolated at work whether he holds a higher or lower position in the company. Teamwork definitely gives

them the edge to work on their jobs because it by then it will be easier for all them to finish a particular job. Everybody is making sure that nobody is left behind regarding the decision-making process and in communicating the latest updates and programs for the company. Employees will enjoy greater benefits if they are well compensated and at the same time, they have a feeling of security and sense of belongingness to the company.

Chapter 3: MORAL STANDARDS

According to the utilitarian principle, a decision is ethical if it provides greater net utility than any other alternative decision. Thus the decision maker must evaluate each decision alternative, determine the negative and positive utilities arising from the alternative, and then select the one that yields the greatest net utility. You probably recognize this as a type of cost-benefit analysis where the costs and benefits of all stakeholders are considered. A decision based on the utilitarian principle is ethical if it produces the greatest good for the greatest number. Anything less is wanting.

This is somewhat contradicting to itself because utilitarian principle follows the decision of a decision maker based on what will be the best for most of them. But what if the decision will be favourable to the lesser opponent? Finding for alternatives are very essential in this principle to enable you to choose from a wide spectrum of choices that would be basis for decision making whether one will be good for some or the other one will be better for many. But decisions are usually made by the stakeholders or the ones in the highest position. There may be conflicts if the decision maker didn't consider very well the good of the other people, which in case, he considered only one side of the parties.

Book Review on The Essence of Business Ethics
Peter Pratley

CHAPTER 2: MEDIATING BETWEEN MORAL DEMANDS AND INTEREST

"The social philosophies of Marxism and Catholicism are good examples of this (Unitarian) view. Marxism projects solidarity values in the Communist utopia of a classless society, without recognizing that large segments of modern society have become disconnected from the moral community. Thus Marxism is not able to cope well with the difference in principles between moral community and the functional spheres. When Marxist morals and political values are applies in practice, the end result is the perversion of both realms."

I believe that each and every one of us has our own distinct characteristics. We should be given the chance to practice on what or where we are good at. The Unitarian view generalizes the society and does not recognize the uniqueness of them. The Catholic church stunts the modernism of the people by being too judgmental of the abilities of its people. The family is considered to be the smallest unit of society and yet the Church looks at the whole society just as a whole like a community that applies what they do with their own families.

CHAPTER 3: MORAL RESPONSIBILITY IN GENERAL

"The first constituent states that action results from a personal choice or deliberate will. Mentally healthy people are capable of saying 'I choose to do X'. So, man has the ability to choose for himself, an ability for free choice.

Experience teaches us that clever choices do not simply depend on stating that 'I' want to achieve something. Clever action includes a well-informed appreciation of the possibilities that are offered understanding the potentials of a given situation and training yourself or your team to make the best out of it, is simply a crucial part of effective training. Action takes place within a given situation."

The first paragraph defines the first constituent for free choice. The choices are just borne out of what they really think what they choose what 'to do here and now'. Some businesses would suddenly decide on a plan and implement it right away because they just choose to do it, provided that it would be beneficial to the majority. It would sometimes make most of the employees satisfied but still the others might feel not. Usually, stable and managed organizations are capable of doing as such. Therefore, it is not recommendable to everyone, and that's what the second constituent is all about. There must be a thorough study and sufficient information that would support a choice. Because choices are not solely dependent on mere experiences, it appreciates and

foresees the possibilities that can be outcome of these choices. Depending on the current situation, individuals base the choice on what can happen in the future.

CHAPTER 5: WHAT IS IN IT FOR ALL PARTIES CONCERNED?

"When they had to hunt a deer, everybody was well aware that he had to stick to his assigned task; but when a hare turned up in front of one of them, one must not doubt that he would chase it without any scruples, and that after catching prey, he did not care about his mates missing the bigger one.-Rousseau"

This is a very good quote from Jean Jacques Rousseau. The deer is comparable to a member of a committee of an organization who has his own agenda. Non-conformists to the original rule are how they can be called and these people help in the weakening of the whole company. It is obviously unfair to the rest of the group and while the others are working so well, there is one or few members who are just free riders and does not even care about how they affect their co-workers. They should be compelled very well for the specific work they are doing.

Daniel Josef M. Aloroy   2.05.08
ITETHIC   O0B

Book Review on "Business Ethics Ethical Decision Making and Cases

CHAPTER 2: ETHICAL ISSUES IN BUSINESS

"*Communication refers to the transmission of information and the sharing of meaning. Ethical issues in communications relate to advertising messages and formation about product safety, pollution, and employee work conditions, as well as other situations. Communications that are false or misleading can destroy customers' trust in an organization.*"

Whenever the company wishes or has come to a point that they should send a message to their customers, they have the responsibility of making sure that it would all be true, concise and not misleading. There are times that when customers receive or conceive false and wrong information that would protect them and keep them safe from the products or services the company serves. This happens sometimes here in the Philippines just like in the situation of Wyeth Philippines when their line of milk products were accused of being expired already but still on sale in the market. Another, just recently, is about the wrong accusations of ABS-CBN to GMA7 of manipulation of the TV ratings. This chapter focused on the situations that could occur inside and organization, and explained how these issues affect the company itself and their customers.

CHAPTER 4: SOCIAL RESPONSIBILITY

"*The economic dimension of social responsibility relates to how resources for the production of products are distributed within a social system. The economic dimension also relates to a company's focus on providing employment to sustain growth and profits and returns to investors. Ethical issues in competition arise when businesses do not compete fairly and do not use legal and socially accepted methods of gaining advantage.*"

We all know that businesses do really generate employment and help jobless people to finally have a work to do. But what most people don't know about most of these businesses is the story behind them. Some large companies force smaller companies out of the business. There are also companies who are requiring their small suppliers to file a lengthy order document. On the situation of Nike, they outsource their production of shoes and apparel to countries in Southeast Asia because of their lower wages and faster production. Microsoft Network Explorer was bundled with Windows 95 therefore forcing customers to buy it rather than any other web browsers. It was considered as an issue of competition because Microsoft's competitors are helpless and with no choice but to give their product up on the market. These companies are examples of those who do not practice fair competition and do not use legal and socially accepted methods of gaining advantage.

CHAPTER 6: ORGANIZATIONAL CULTURE AND ETHICAL DECISION MAKING

"In a centralized organization, decision-making authority is concentrated in the hands of top managers, and little authority is delegated to lower levels of the organization. Ethical issues associated with centralized organizations relate to scapegoating and lack of upward communication. In a decentralized organization, decision-making authority is delegated as far down the chain of command as possible."

Decision-making is usually made really at the top management and the superiors in a typical organization to be sure that it would be really the right decision. The subordinates seldomly participate in the decision-making in a centralized organization to show them that there is appropriate authority and standards that are set to be followed. On the other hand, decentralized organizations allow even up to the lowest position to make a decision and it gives them the feeling of a sense of ownership.

Daniel Josef M. Aloroy   2.12.08
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A Book Review on "The Right Thing" by Jeffrey Seglin

CHAPTER 2: HIRING

Whatever the reason for layoffs, what ethical responsibility do employers and employees have to each other? If a layoff is imminent, do these employees who know that they are safe owe any loyalty to the company? And do employers owe any loyalty to employees who have knuckled down in tough times and helped the business survive?

This chapter talks about issues with regard to the hiring up to the firing of employees. Of course not all those who applied for the job will be accepted, and not all of those who are accepted are assured of job security, because not everyone performs and/or has the same ability as the other has. For the company's part, they should make sure that whenever they do a lay-off, those employees who are laid-off must be assured very well of a dismissal pay, and make sure also that those who have remained are well-deserving and essential to the growth of the company. With the growing production of technological services, the manpower resources are also decrementing in number as they are replaced by machines already.

CHAPTER 3: BOSSES

'From a managerial point of view, you should have a strong prejudice toward being clear, direct and honest,' because lying 'becomes a bad habit' commented Professor Badaracco. 'What is more, you might get caught. You set a bad example. The people who work with you probably aren't dumb; they'll copy what you do'....

...Once a leader blurs rules about what is acceptable – say, during sworn testimony on national TV – then no one knows the boundaries any more. Many in the rank and file will conclude that they are free to, and perhaps ought to, emulate the boss.

Bosses are our superior in an organization or just in any small groups. We follow them respectfully and do whatever is commanded to us by them. We know that because they are above us, they should be more appropriate in decisions and actions for the company. But if the bosses themselves make an anomaly not only within the organization, but also maybe in the country, they set a bad example for their subordinates to follow. There have been such similar cases already in the Philippine context. This chapter helps readers to full understand situations that could arise to their bosses. It says that if we were given a favour by our boss, we should also give back to what they did and also the other way around. However, it is already our duty to know what is really ethical when the boss would give some directions for us to execute right away. We must also investigate on what really is the motive of his/her actions. In return, the bosses must be professional enough in his own craft because he is always emulated by the employees on his own ways.

CHAPTER 5: LYING, CHEATING, STEALING

Ms. Bailey,37, was talking about a short profile that appeared in the June 2001 issue of Smart Money magazine. In it, she recalled how she had made her company, a start-up website aimed at executive mothers, appear to be larger than it actually was. She told the reporter how she had added the names of freelancers and part-timers to the biographies in her business plan; used fake email addresses to give the impression that there were other people staffing her non-existent departments; and suggested to prospective clients that she had executives from companies like Blockbuster and Alamo on staff, when she had only received free consulting services from people there.

In this chapter, it exemplified a realistic case about a woman who owns a start-up website and namedrop executives who are really not in his company. With her confidence of being recognized as a respectable company, she published fake email addresses to show that she employs them. On the other articles in the chapter, there are also stories regarding lying and cheating within organizations. These organizations have had their own story on these topics. Stealing is also a big issue here because some people tend to be too poised and used to stealing already just like what happened to some of the people in the chapter. It is treated differently from other cases because of their severity to the public.

Daniel Josef M. Aloroy   2.19.08
ITETHIC   O0B

A BOOK REVIEW ON WHAT'S RIGHT AND WRONG IN BUSINESS
(Raphael Gomez, 2002)

CHAPTER 1: FOUNDATION OF ETHICS

One should bear in mind that the absence of knowledge and freedom – understood as a serious absence of either one – is something that almost rarely happens. When it does, it may be due to extraordinary circumstances or situations, such as mental illness, hypnosis, drugs, torture, grave, fear, and similar cases. Ordinarily, human acts proceed from a knowledge that may not be perfect but is sufficient nevertheless, and from a freedom that may be influenced by many factors but it is free nonetheless. This is what, in ordinary language, a voluntary human act means.

Ethics is a broad term that could branch out to various and several forms. Ethics means to talk of values, and at the same time, people have their own sets of values. What a person may perceive or believe may be different from what the other one perceives. Thus, making a conflict of the acts that these two persons do. Human actions refer to those actions that are based on sufficient knowledge and freedom that is exercised by human themselves.

CHAPTER 3: ECONOMICS AND ETHICS

It has not been proven that, in the beginning of human civilization, there was, in a univocal way, a kind of integral communism. Rather, communism has been a cultural achievement, an enterprise explicitly willed and implemented, which went against certain natural attributes, like private property, for example. In most of the cases of the ancient civilizations we know, private property was flourishing. The normal thing was to have a combination of private property, family and clan property and, at times, "State" property; "State" here means the juridical form of political coexistence.

Respecting the properties of others would be perfectly ethical. Unless there is communism in a community, all properties would then be equally distributed among its members. The principle behind 'communal economy' is ethical since it hopes that may there be something for all of the people within it. Equality and communism is entirely different from each other since the former has been abused and misused from its original meaning which is each and all be given the same. Ethics in a community would be hard to judge whether they are morally accepted or not. However, there are still limitations to which a market can buy or sell their goods just like prohibited drugs and goods. All of those who participate in the market exchange system must work altogether honestly to provide for the needs of one another and gain their trusts among themselves.

CHAPTER 6: ETHICS AND MANAGEMENT

We can conclude that management is not only something alien to ethics, it is in fact essentially linked to it. Explicit reference is not absolutely necessary. Even more, the way management refers to the ethical is by using another language, other terms or expressions. Many of them are perfectly neutral. Others, however, betray their common origin. Thus, in fact of apparently not making reference – which is, doubtless, a real making reference – one plays the management game. As long as mention is made only of the instrumental, ethical language is not needed. A good software program is not nor needs to be a morally good program. Neither does it have to be a morally good one. Mathematics is neither virtuous nor laden with vice. When, in contrary we deal with human actions, ethical language imposes its own authority.

Ethics in management is manifested very well in a broad sense. According to how the topic management is discussed among books, there are three subjects; they are the management itself, the personnel and the sales. This chapter discusses how management is linked with ethics. The way how an organization manages its personnel and sales, it is done with virtues that guide it as to how to ethically manage the company.

Daniel Josef M. Aloroy   2.26.08
ITETHIC   O0B

Book Review on "Current Issues in Business Ethics"
(Edited by Peter W. F. Davies)

CHAPTER 3: CORPORATE GOVERNANCE AND ETHICS

In summary, boards are seen as key mechanisms for controlling the conduct and performance of organisations in order to protect the interests of shareholders. Involvement in strategy and ensuring effective monitoring of the firm inevitably raise ethical issues over the choice of strategy, how it is implemented, the nature of the goals set for employees, and how their performance is monitored and evaluated. In short, the board, as the apex of the company, should set the ethical framework within which it operates. But the effectiveness of boards as instruments for ensuring managerial accountability to stakeholders has been called into question. Demands for shareholders to become more involved in monitoring companies and improving standards of corporate behaviour have received a variable reception.

Whatever is practiced within the organization, it would always reflect on its image to the society. That's what is being talked about in this chapter. When the board of directors implement a system and a set of goals, the employees tries all the best that they can to satisfy them. On the other hand, the boards judge their work for what they did. There is also another major component within the organization, they are the stakeholders. These stakeholders are the people who are greatly affected by the actions of the company. They either gain or lose benefit from it.

CHAPTER 4: BUSINESS AND ITS SOCIAL RESPONSIBILITY

In essence, the purpose of the social audit is to put some measure to those things that the business does which delivers value to the different stakeholder groups. This might include figures on training, promoting equal opportunities, the composition and salary scales of employees, local economic development, community involvement, allowing staff for volunteering, reducing the environmental impact of business, or investing in long-term partnership with suppliers.

More and more businesses adopt the concept of social responsibility and take on the actions of improving the lives not only of their employees, but also to the people who benefit from their company. The needs of the society fall under the scope of companies trying to be part of the circle of companies who are socially responsible organizations. While, they deliver this kind of service, they also help the stakeholders to a better life and which gives them an advantage over their competitors. It does not only make society realize of their existence as a company, they also add impact to developing an ethical community of society builders and socially responsible human beings.

CHAPTER 13: TRADE UNIONS AND ETHICS

If trade unions were to raise wages above competitive levels then the associated higher costs of production incurred by the firms involved would in fact lead to employment reductions and the erosion of the trade union itself. The organisations of the entire industry by the relevant union, while likely to reduce output and employment levels of that sector, would safeguard the survival of the unionised firms in that sector. Further, there are industry sectors where firms possess different cost structures associated with barriers to entry and economies of scale and scope.

Trade unions play a big part within the organizations. They serve as the channel between the employees and the management. Without them, probably there will be more layoffs, salary decrease, and lesser projects.

Daniel Josef M. Aloroy   03.04.08
ITETHIC   O0B

Book Review on Business Ethics, Third Edition
Carmelita Miranda-Gow
Gregorio S. Miranda

CHAPTER 8: AN INSIDIOUS INSTRUMENT FOR THE USE OF MONOPOLY POWER

Most countries are now engaged in discovering alternative sources of energy. For example, the United States has been learning to live on less oil, "liquid gold" as it is sometimes called, ever since Arab oil-producing countries restricted sales to the United States market toward the end of 1973. Unlike most countries, the United States is placed on a fortunate circumstance in having an abundant supply of oil, gas, coal, water, power and uranium for nuclear power. However, its basic problem has been that the demand for non-polluting and cheap energy has outrun available domestic supplies. For its part, the Philippines is using geothermal power for harnessing and using energy to lessen its dependencies on oil.

The inability of some countries to produce their own products may have caused some of the powerful corporations or even smaller companies to withhold some of their resources to other people. They tend to manipulate the production and distribution of their products so some of the market cannot reach it. Instead of helping out each other reach their economic stability, the societies are affected by cartel, patent and monopoly of these other corporations. We changed some of our practices in order to adapt to the alternative sources we have been utilizing.

CHAPTER 9: UNETHICAL AND QUESTIONABLE PRACTICES

Because of the important role played by brands in marketing, even in casual visit to any supermarket will give ample evidence that marketing today involves a "battle of the brands". There is nothing basically wrong with a battle of brands notwithstanding the criticism that it leads to competitive waste. What is wrong, immoral and unethical, is for some businessman to misbrand their products, more so, to imitate the brands of well-known products – a common occurrence in this country and perhaps many other countries of Asia. Perhaps, one plausible reason is that we are brand-conscious. Thus, we hear it said often that some T-shirts manufactured in this country clandestinely carry the brand "Fila", and "Lacoste", and belts carry the popular brands "CD", "YSL", and "PC" which stand for Christian Dior, Yves Saint Laurent and Pierre Cardin, respectively but which unfortunately are nothing but imitations of the genuine ones. Such misbranding evidently is intended to deceive consumers.

Imitations are already on the loose even from the previous decades. It tends to deceive consumers on what is the real or original product. Most of the time, the consumers already know that the brand they bought is not really the original, buying it for the reason of being able to buy the similar product at a much cheaper price. While the others only realize it when they

reach their homes and definitely get disappointed of the fact that they have got the wrong brand.

CHAPTER 10: ADVERTISING IN OUR MODERN SOCIETY

The following incident involves a recent case of deceptive advertising. As published in the newspapers, a Manhattan Supreme Court Justice ruled that Christian Dior Company should never again use an ad that shows a model looking like Jacqueline Kennedy Onassis. Justice Greenfield said, "No one has an inherent constitutional right to pass himself off for what he is not".

Mrs. Onassis had sued Christian Dior and Company for violation of her privacy.

This decision can have far reaching effects on the advertising world. How many products try to show that they are used by this minister or that business tycoon by having look-alikes in the visuals?

Which leads us to a Lady's Choice's "instant fried rice" package. Just simply reading the front of the pack, you get the positive impression that all you have to do is add four cups of rice and lo! You have fried rice with strips of eggs and shrimps, etc. On closer look at the back of the pack, you see in fine print that you have to sauté shrimps, fry the eggs and other ingredients and then add the rice and then the powder mixture. "Hindi naman tama yan" claims the writer of the article.

There have been so many times already when an advertisement on the television, print, and radio has made the wrong impression on the public. These advertisers serve up the wrong attributes of a product when in fact, it is really not supposed to be that way.

Daniel Josef M. Aloroy   04/01/08
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Book Review on Contemporary Issues in Business Ethics
By Joseph R. DesJardins and John J. McCall

CHAPTER 5: JOB SECURITY: DISMISSALS AND LAYOFFS

"The widespread and persistent nonrecognition of employee rights in this country is inconsistent with the primary importance our nation places on the rights of the individual. This non-recognition remains one of the most questionable elements in the political and economic structure of our society. If the arguments in this essay are sound, standardly accepted individual rights need to be recognized and honoured in the workplace. The rights to due process...are moral rights honoured politically in public life. To deny them a place in the workplace is to assume that employer rights or economic interests always take precedence over the rights of employees. Neither assumption is tenable."

All employees should be given equal treatment and their rights as employees must be preserved and always recognized. They are the most essential resources of an organization so they must be also given privileges that would bring out the best in them.

CHAPTER 8: EMPLOYEE PRIVACY

"When information is gathered about us our privacy may be infringed upon in varying degrees. Whether our privacy is violated depends on such things as whether we consent to the gathering of the information, the nature of the information, and what happens as a result of its gathering. What I would like to focus on here is the issue of control and autonomy. Many different sorts of information can be obtained, most of it valuable to the company. Some information concerns such things as credit ratings or religious affiliations, other involves ascertaining physical facts by monitoring drug use. Is genetic screening any different in principle from drug screening, polygraph tests, or surveillance? In at least one regard it seems to be. Although in most cases, we have some control over whether a gene is expressed as a disorder, we cannot control whether we have the gene in the first place. Whether we have the disposition, the vulnerability to the disorder, is out of our hands."

By the time, we ourselves get to find our own job and land on prestigious corporations, we may never know where the information that we divulge about ourselves will be going. There's too much threat on public evading our privacy as employees primarily because our employers would want to gain information based from what they have already about us. The only way to control on whatever reasons the employers would get information from its employees is through entrusting only to reliable persons to whom they would disclose relevant and vital information.

CHAPTER 9: HEALTH AND SAFETY IN THE WORKPLACE

"The employee's role in prevention is crucial because an effective policy must consider the underlying causes of accidents and diseases. The current methods of regulation – both safety rules and worker's compensation – are geared toward the employer's role in prevention. Since many accidents and illnesses are not caused by the employer, the potential effectiveness of such regulation is limited. As an example of such policy ineffectiveness, consider the federal government's effort to make driving safer by mandating head rests on all new cars. There is no doubt that such head rests can help passengers avoid

injuries from a crash. The National Safety Council, however, estimates that 80 percent of all drivers do not bother to adjust these head rests so that they will do any good. Similarly, in occupational safety regulation via controls on work environment, there will be little impact unless workers have incentive to act carefully."

Employee safety is one of the leading priorities of most corporations most especially if their job is related to something industrial and dangerous. Of course, their safety does not only rely on the employer's regulations but also to their own accord.

Daniel Josef M. Aloroy   04.07.08
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Book Review on Ethical and Social Issues in the Information Age
(Joseph Migga Kizza, 2007)

CHAPTER 3: ETHICS, TECHNOLOGY AND VALUES

"There are many new situations resulting from the computer revolution that are outdating our basic sets of values. Take, for example, the processes of dealing with works of art like masterpieces that are worth millions of dollars. There are laws on the books in almost every country to protect ownership of these works from thieves and unscrupulous art dealers and many others who want to make money. These laws are further reinforced with individual moral values. One can, for example, reproduce Monet's painting for one's bedroom but not for profit because such an action is unlawful and one intrinsically knows that it is wrong. Now think of a situation where one is able to scan Monet's painting or a picture of that painting and turn it into a digital form, move parts around so it becomes an authentic derivative of the original and people can buy it as that individual's work without knowing it was originally a work by Monet."

I know how to appreciate artworks and most of my closest friends are artists in their respective fields themselves. They post their works on their MySpace band accounts, deviantart pages, Multiply pages and etc. Some of the works that they post can now be downloaded, of course, with the help of music downloaders or rippers that even the site that hold their works don't give permission to rip them. They can now be freely manipulated, spliced, edited, cropped and distorted by the users who downloaded them. Probably, artists nowadays are not only disgusted but also victims of their own carelessness and wishful thinking that their artworks would gain attention. Technology, of course, is one of the proponents of these unwanted incidents which are done by ill-mannered viewers.

CHAPTER 9: COMPUTER CRIMES

"The 1990s saw heightened hacking activities and serious computer network "near" meltdowns, including the 1991 expectation of the "Michelangelo" virus which was expected to crash computers on March 6, 1992, the artist's 517th birthday, but which passed without incident. In 1995, the notorious, self-styled hacker Kevin Mitnick was first arrested by the FBI on charges of computer fraud that involved the stealing of thousands of credit card numbers. In the second half of the 1990s, hacking activities increased considerably, including the 1998 Solar Sunrise, a series of attacks targeting Pentagon computers that led the Pentagon to establish round-the-clock, online guard duty at major military computer sites. Also, there was a coordinated attack on Pentagon computers by Ehud Tenebaum, an Israeli teenager known as "The Analyzer" and an American teen. The close of the twentieth century saw heightened anxiety in both the computing and computer user communities about both the millennium (Y2K) bug and the ever-rising rate of computer network break-ins. So in 1999, President Bill Clinton

announced a $1.46 billion initiative to improve government computer security. The plan intended to establish a network of intrusion detection monitors for certain federal agencies and encourage the private sector to do the same [4]. The year 2000 probably saw the most costly and most powerful computer network attacks including "Mellisa," "Love Bug," "Killer Resume," and a number of devastating distributed denial of service attacks. The following year, 2001, the elusive "Code Red" virus was released. The future of viruses is as unpredictable as the types of viruses themselves.

Various crimes include stealing of identities, credit card numbers, addresses, salaries, confidential company information. They are the ones responsible for the ever-growing attacks on the systems most especially of the government offices, banks, and universities and colleges.

CHAPTER 10: NEW FRONTIERS FOR COMPUTER ETHICS

"As technology improves and the techniques get more refined, robots will become common in our daily lives, and industrial and manufacturing processes will depend more on robots. Already in some sectors of manufacturing, robots are playing an ever increasing role. For example, in personal computer assembly, use of robots is nearly total."

Whenever we hear of the word 'robot', we can't help but think of the highly technological products coming from industrial countries like Japan. With the advent of robots in our daily lives, it can also mean more and more layoffs since robots are more likely to be efficient and accurate in terms of reliability.

Daniel Josef M. Aloroy   04.09.08
ITETHIC   O0B

Book Review on Information and Security Ethics:
Social and Organizational Issues
(Marian Quigley, 2005)

CHAPTER 4: THE ETHICS OF WEB DESIGN

"The Web has altered how many people work, learn, and even play. With publishing, electronic commerce, distance learning and delivery of governmental services, the Web has quickly become an integral part of our society. Some would even argue that Web access is mandatory for success in our information driven society. Technology offers people of all abilities ways of interacting with the world that were previously unimaginable. The Web remains a ray of hope for full and equal access to information, goods and services. Unfortunately, it also erects barriers for those with disabilities."

Nowadays, Web dominates our lives. Particularly, us people who are not disabled. We may not notice it, but have we thought sometimes how do people with disabilities access the Web? Almost in all businesses in the whole world are run by information-driven systems that enable the company to conduct its businesses easier and more effective. We experience benefits from it and we can't help but go with the flow along with the trends of the Web.

CHAPTER 6: INTERNET VOTING

"Modern information systems can process millions of financial transactions daily, perform e-commerce and implement a variety of remote devices for personal transactions such as ATM machines. So why not use information systems to perform the most fundamental task of counting? Ideally, obtaining official election results could be nearly instantaneous and perfectly accurate. There would be no human error during the counting of votes, increasing voting tabulation accuracy. Updating voter roles creates more accurate voter registration information, making it easier for election officials to keep track of voters."

It has always been a constant dream for a country like the PI to automate its voting systems. It is something electoral candidates overlook during their campaign period. For me, the voting system of our country needs a big facelift for which it is also the voters who will benefit from this innovation. With the confidence of having a secured and honest elections, we can never experience these political issues including vote buying, 'dagdag-bawas' in a candidate's votes, and most especially vote count will be faster and more reliable. It is definitely high time now to have the systems running so when the next elections come, it will be error-proof at least and be available for nationwide use.

CHAPTER 7: PROTECTION OF MINORS FROM HARMFUL INTERNET CONTENT

"There are two main protection strategies that may be employed to protect children from harmful Internet content. First is the strategy employed by parents/guardians and by extension, teachers. It is one primarily of effective supervision of what is accessed by the minor or what material the minor is exposed to. Such a strategy may employ filter software to block access to material considered harmful and education about how to deal with exposure to potentially harmful and disturbing material. Second is government legislation that identifies what is illegal and what is potentially harmful or disturbing to children. It then legislates to make certain content illegal or restricts access based on the age of the minor. Ultimately the issue is what is the "right" balance between the two broad strategies."

Filtering the contents of the Internet is somewhat very challenging for the country's authority for piracy is still their best enemy. There in no enough programs to control the internet content due to their lack of concern and motivation. Children should be constantly reminded of what is right and wrong based on the reality of sexuality. The more they are deprived of the truth about sexuality, the more it becomes attractive for them to take risks to witness harmful internet content.

Daniel Josef M. Aloroy   04.10.08
ITETHIC   O0B

Book Review on The Botton of the Pyramid
(C.K. Prahalad, 2004)

CHAPTER 1: THE MARKET AT THE BOTTOM OF THE PYRAMID

"The experience of Casas Bahia in Brazil and Elektra in Mexico – two of the largest retailers of consumer durables, such as televisions, washing machines, radios, and other appliances – suggests that the BOP markets are very brand-conscious. Brand consciousness among the poor is universal. In a way, brand consciousness should not be a surprise. An aspiration to a new and different quality of life is the dream of everyone, including those at the BOP. Therefore, aspirational brands are critical for BOP consumers. However, BOP consumers are value buyers. They expect great quality at prices they can afford. The challenge to large firms is to make aspirational products affordable to BOP consumers. These consumers represent a new challenge for managers with increased pressure on costs of development, manufacturing, and distribution. As a result, BOP markets will force a new level of efficiency in the MNC's."

Belonging to the poverty doesn't necessarily mean that you don't have the right to choose what brand of commodity you will buy. But of course, the poor still have to adjust manage their budget so it would afford their needs. Unlike what most of us believed, even the poor are choosy when it comes to the brands they buy. The notion of companies not selling their products primarily to the poor is gradually erased at the faces of the poor because they finally found out a way how to deal with the inability of the poor to buy their average-priced products, which they can't afford to buy. MNC's should be optimistic at the thought of reaching out to the poor because they have the ability to buy but at a lower cost.

CHAPTER 3: BOP: A GLOBAL OPPORTUNITY

"The most interesting lesson for MNCs from operating in the BOP market is about costs – for innovation, distribution, manufacturing, and general "costs of organization." Because the BOP forces an extraordinary emphasis on price performance, firms must focus on all elements of cost. Shortage and the cost of capital force firms in BOP markets to be very focused on the efficiency of capital use. MNCs tend to impose their management systems and practices on BOP markets and find that it is hard to make a profit. The choices are simple: Change the management systems to cut costs or lose significant amounts of money."

MNCs can find a way to cut their costs and serve up their products to the poor by dropping their costly systems running and replace it with a much simpler one but has the same processes.

CHAPTER 5: REDUCING CORRUPTION

"Ordinary people instinctively recognize that there are costs to being within the system. They have to declare their assets and pay taxes. They also recognize that there are costs to being outside the system. They have to be beholden to local politicians and a cruel system of enforcement of local parties with no legal recourse. The cost is high and difficult to predict. Bureaucratic corruption had made the cost of being inside the system too high for most citizens and the benefits too low. Poor access to the formal system and its lack of transparency compared to social norms force people to seek a higher cost option, but one where the rules are clear(even if cruel)."

The implementation of eSeva in Andhra Pradesh brought about many new benefits that changed the lives of its dwellers. With its system that doesn't involve an insider the citizens can now transact business with the government confidently knowing that what they are paying will be for the actual costs only. They need not to worry if their money will land only on the government officials pockets because of the direct interface of the system to the payee.

Daniel Josef M. Aloroy   04.11.08
ITETHIC   O0B

Book Review on Business Ethics
(De George)

CHAPTER 5: MORAL RESPONSIBILITY AND CORPORATIONS

"For an action to be a moral action it must be done knowingly and willingly. For instance, though I am causally responsible for things I do in my sleep, I am not morally responsible for them. Actions I do in my sleep are neither moral nor immoral. When we say that I am morally responsible for an action, then, we mean both that I did the action knowingly and willingly. Instead of saying that I did the action knowingly and willingly, we might say that I did it intentionally. The important point is that I was not forced to do it, that I had a choice, that I knew what I was doing, and that I did it deliberately, I can also be morally responsible for failing to do what I was morally obliged to do; but here too my failure must be intentional."

In one way or another, all of us have been responsible for something at least once. We have the options to do it morally or not. But then, there is still a judgment for whatever action that we do for that particular responsibility. A morally responsible person is someone who has executed his responsibility morally intentionally. He should know what he was doing and he knows what will be the outcome of it. In most organizations, we can find different employees who have been morally responsible in their respective fields. We always have a choice to do or not to do it morally.

CHAPTER 6: JUSTICE AND ECONOMIC SYSTEMS

"Let us consider the economic system of slavery. We define it as a system in which the fundamental productive relation is the owning of one human being, the slave, by another, the master. The slave works for the master and produces the basic goods needed by the society. These include the food that the members of the society eat, the clothes they wear, the utensils they use, the tools they employ, the buildings they inhabit, and whatever else is necessary for their way of life... the primary function of slave is work, even if some slaves may not be used for work but for other purposes, just as the primary function of work animals is work, though some may be kept as pets or for breeding, or for other purposes."

Definitely, nobody among us wanted to be a slave for other people. While some household can afford to hire a house helper or what is usually known as "katulong", they seem to forget at times, that their helper also has rights for herself and they tend to abuse her by giving her a lot of tasks daily, twent-four/seven. There have also been reports about physical and emotional abuse to slaves and this caused some of their kind to retaliate to their master. In factories, the employees sometimes feel like some sort of a slave already for they keep on doing their job for the welfare of their employers who give them tedious tasks and on the other hand, receive only a minimum wage.

CHAPTER 10: WORKER'S RIGHTS AND DUTIES WITHIN A FIRM

"Employees, from the lowest-paid employee in the corporation to the president, do not have the right to continuance in their jobs if they do not perform adequately or if the firm is not able to continue employing them. But they do have the right to be told the reason for their termination. Those who give many years of acceptable service deserve more consideration than those who are new on the job, and should be transferred to less demanding jobs where possible. This is minimal recompense for employee loyalty."

Employee loyalty, for me, is a common issue already among companies. Filipinos are naturally loyal to their companions, co-workers, and even employers. We always tend to be close to them that sometimes, we get close to another. And when somebody has to be terminated, the president or anybody who holds a higher position puts in mind the loyalty that one has incorporated already with the organization. Because of that, he is doubted to be terminated then.

Daniel Josef M. Aloroy   1/29/08
ITETHIC   O0B

REACTION PAPER ON ANDHRA PRADESH

"Wow!" was my very first reaction as I read on the first few paragraphs of the story about the struggling state of India, Andhra Pradesh. "75 million people, 48 percent of whom are illiterate". I was really amazed by the way their systems were implemented on a place like that. It would be very difficult to implement since most of them are farmers who are not trained on using computers, which may be an issue of user familiarity with the system. Almost all of the people just rely on the funds of the government, which is very ironic since the government itself is corrupt. Thus, making it really worse for the state of Andhra Pradesh.

By the time the systems are already implemented and running, people already felt major changes with regards to the transactions with the government agencies, most especially the Land Registration Department. It is good to hear that the people are already experiencing better service now that everything is digital and they won't have to think about where to keep their records through the help of the databases. But still, corruption is the problem they have to face.

The transaction time a person takes to pay his bills are now dramatically reduced to just within minutes to hours compared to a few days' processing! I am wondering why a state like Andhra Pradesh can make all their government systems online while a country like the Philippines who are far much better than them cannot completely implement it. I mean, how many people here are very familiar with the use of Internet? What is the ratio of the literate over the illiterate ones? How competitive is our IT industry locally? How many household can afford to buy Internet-capable computers? Although, some agencies are already doing business on clicks, there are still some who are not yet fully automated system dependent. Currently, the automated voting system is still an issue now that the Presidential Elections are already approaching. I mean, how come we cannot do it like the way they do?! We have people who are really good in Systems Analysis and Design and Web Developers who can greatly help in the undertaking of this huge public project. The main problem I think that stuns our progress is that majority of our government officials themselves are corrupt and don't even care about the people they are serving for.

Daniel Josef M. Aloroy   02.26.08
ITETHIC   O0B

CASE STUDY ON ANNAPURNA SALT

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 NGO's is to be a channel between people who 'have' and those who 'doesn't have'. They bridge the gap so that the poor and needy can receive what they need.

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 agree with Rekha Balu's statement but I would definitely not agree that it is applicable in the Philippines. There are many brands already out in the market but still, most of them are not affordable as to the poor. Usually, classes C, D and E even patronize imitations of original branded products.

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

        K15 Technology is about putting potassium and 15 ppm of iodine on salt to prevent the iodine from evaporating from the salt itself under extreme acidic environments such as the human stomach.

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

        People wanted the assurance of a quality product most especially to the foods that are hard to differentiate with something like salt. Consumers are looking for a product that would earn their trust.

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

        "Annapurna needs to give reasons for the market to expand and that has happened. The number of re-launches is not too frequent in this market. The life of a product is usually 18 months. Because the name has remained the same throughout, each launch has had us going back with the strongest, most relevant perspective. We have gained market share each time. Who knows what benefits may be ahead with salt?"

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

The nature of the differentiator for Dr. Pramanik would be making a salt that cannot lose its iodine during transportation, storage and cooking.

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

After launching the commercial for Annapurna, they found out that their message was clearly retained to the target group and this is viewed on an average of four times.
8. What are the innovations of HLL with regards to transporting salt?

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

Project Shakti is a "direct-to-customer" marketing strategy that aims to reach the BOP segments for them to gain awareness of the HLL products and its positive health effects. Its four goals are:
Increase their reach to the market
Attempt to increase awareness
Change attitudes regarding usage of the various product categories
Catalyze 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?

If I would desing SANGAM, it would be an e-commerce system which would enable HLL to sell its products through the internet. Consumers from far places would then be able to buy products from them and worry no more about shipping and payment.

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

If it has been said in the article that boys' and men's training and lifestyle are more fit than the women's then, why not admit boys and men from being a Shakti dealer? Most of the time, men are also good at conversing and convincing by nature, so definitely there would be no problems employing men to be Shakti dealers.

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

i-shakti is a project giving a computer and an internet access to a Shakti dealer at her home. As an IM student, I could improve i-Shakti by developing a better system for the villagers to be able to view the products that HLL offer. This could be an interactive system that is user-friendly and easy to operate.

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?

Maybe yes. I would decide to enter the market wherein HLL belongs to. I would offer products that are not only rich in iodine but also best eaten with iodized salt, and other foods that would nourish the children from remote areas. These will be offered at a low cost and ensuring quality to the consumers.

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

Yes, it would be one of their best edges over the competitors and one that will be hard to imitate since it has been done by an expert. It is one aspect that consumers look for in an iodized salt. As people learn on the benefits of K15, they will also continue to buy products such as these.

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 a similar Project Shakti would still succeed somehow in the Philipines because most of the BOP here are in the poor-dwellings and in the provinces, where jobs are in most need. Women who are jobless and needs something to earn from may find it a good position. There might be some difficulties, though. These may include not having reliable Shakti dealers here in our country due to some people who wants to be ahead of the another. Also, it has been a trend in out country that when you have a competitor, the other one will try to find all possible ways to put you down and even lead you to your death because of desperation.

Source: The Fortune At The Bottom Of The Pyramid (Prahalad, 2004)

Racism

1.   Who is Barack Obama?

        Barack Obama is the son of his Kenyan father and his American mother who saw the great need for a change in politics that's why he took up law and later on became a US Senator. Now, he wants to take it on a national level by running as a presidential candidate in this year's elections.

2.   Transcript of Barack's Speech in Philadelphia, Pennsylvania

Remarks of Senator Barack Obama: 'A More Perfect Union'

Philadelphia, PA | March 18, 2008

"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 is 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 our 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 if 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 particularly 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.

3.   Why can't he disown his pastor Reverend Wright?

        According to his speech, Barack can't disown Reverend Wright anymore because of all the good things the latter has done for him in his life. He had known Reverend Wright for more than twenty years and together they have experienced the same youth. Wright was also the one who had officiated Obama's wedding and the baptism of his two daughters. Barack knows deep inside him that there's not only one side of the coin, people should also know what could have been the reason why Reverend Wright speaks the way he does.

4.   How did Singapore came to existence?

        Singapore came into existence by the time their first Prime Minister, Lee Kuan Yew, declared the independence of it from Malaysia due to some indifferences in religion and culture.

SOURCE: http://www.barackobama.com/

Daniel Josef M. Aloroy   2.5.08
ITETHIC   O0B

Reaction Paper on Casas Bahia

Casas Bahia is a monstrous retail company in Brazil which focuses on linens, towels, and sheets. It was named after the largest state in poverty at Brazil. Due to the people's inability to purchase the goods that they need, Samuel Klein thought of putting up a store that would cater on the needs of the people under economic classes C, D and E on affordable prices. It is running currently under the management of Samuel's two sons, Michael and Saul.

Casas Bahia can be compared to the local and even worldwide famous chain of retail stores, the SM. Their founders share something in common, which was starting out as struggling young boys who earns money through their own efforts. With a dream of helping out the poor to have the things they need and desire, Casas Bahia was born.

The culture inside Casas Bahia is really appropriate for their customers, the local Brazilians. Because, they own 330 stores nationwide, catering to 10 million people and employing 20,000 employees, Casas Bahia really knows how to relate very well to them by giving them options on paying their merchandise, and giving them an advantage to come back again. But there is one thing that I admire about their system. It is the requirement to submit a score acquired from Service Credit Protection. Customers are evaluated based on their ability to pay their loans as soon as possible. Their score is given to a Casas Bahia salesman whenever they would visit their store. If the total of the products they wish to buy exceeds a certain amount, they would be denied.

Although, Casas Bahia is very much similar to some malls here in the Philippines, its only edge above the rest is that its devotion to its customers by continuously improving on their relationship with them. They made a big leap when they shifted they operating systems from IBM OS/2 to a Linux operating system. They never thought twice on retraining their employees from using it.

Case Study on CEMEX: Innovation in Housing for the Poor

How did CEMEX fundamentally change the way it conducted its business?

        CEMEX changes the way it conducted its business through efficient operations. They shifted from selling products to selling complete solutions. They realized that they can generate more sales from the informal segment of their market and that is the do-it-yourself constructors who want to build their houses by themselves.

How does information systems contribute to CEMEX' competitive advantage?

        Information systems help CEMEX achieve their competitive advantage by its distribution infrastructure and centralized, computerized delivery network where the movements of the truck is monitored real time that enables the delivery time of cement and ready-mix to customers.

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

        Social capital is the trust, reputation, and participation in the community. CEMEX engaged in housing loans and projects and built kiosks that enabled them to develop their relationship to the public closer.

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

        The low-savings characteristics of Mexican society are characterized as different one from that of the middle- and upper-income families. This segment of the Mexican society form tandas who pool in money within their group as soon as they receive their paycheck. They give their shares of money once a week and utilize them in times of emergencies.

How are the enterpreneurial characteristics of the women in Mexican society tied to the CEMEX BOP strategy?

        Women in all over the world are very entrepreneurial in nature. They are the ones who usually save up the money they receive from the men. They should think of innovative ways on how to spend their money wisely for their needs and wants. 70 percent of the women in Mexican society save up for the construction of the house for their families. This is fit for the program of CEMEX, Patrimonio Hoy.

What did the CEMEX initial market research in Guadalajara discover?

        The team who studied the city of Guadalajara during the three-month period discovered that it was difficult for the people there to have a financial support because they are unable to access credit. Another, the families who had their houses built in Guadalajara hired unskilled masons that caused them to order the wrong amount of cement and other materials for construction.

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

  The socios get together and form a group, restricted to three people, making it easier to collect money and practice discipline among them. The socios help promote the system by their strong relationship with one another.

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

  For me, it was important for CEMEX to position itself as a complete solutions provider instead of just product provider because in that way they can manifest social capital to their customers and make their interaction with them more powerful because of their project of loaning that enables the customers to develop savings practice.

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

  The social capital of Patrimonio Hoy promoters coincides with the distinct power and natural characteristics of women to be prudent, thrifty, and creative money spenders. They are the ones responsible for promoting the Patrimonio Hoy by converting their social capital into money.

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

Promoters – it enables them to earn more as they encourage more socios to enrol in the program

Socios/partners – it offers them better and more pleasant services that would be utilized by them as soon as possible

Suppliers – more sales for them because of high demands for materials in CEMEX

Distributors – they are engaged in the push-pull strategy for the cement sales

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

  For Mexicans, they believe in leaving something for their sons and the succeeding generations. That is what they call patrimonio. The idea of "save today" for their next generation motivates the people to enrol in the program since it would be beneficial not only for them but also to their children to have a decent place to live in.

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

  Through the social capital that they have already established beforehand, customers and distributors entrust Patriomonio Hoy their cement raw materials. Whatever price they have agreed on a certain item, that will be its cost all throughout the 70-week period of payments.

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

With the prices freezing, they are assured that they will be charged for the same price all throughout the payment cycle.

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

There are some factors that help Patrimonio Hoy earn instead of lose some in this case because, for example, a member of a socio had paid late for a certain week, they are all charged half of the actual payment per week. Aside from that, the deliveries will also be made one week later. It only shows that Patrimonio Hoy lives up to its commitment.

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

Its role can be seen in the word-of-mouth mechanism of spreading the word about the Patrimonio Hoy. If one experienced a feeling of satisfaction with them, he tends to tell it to his peers in the community.

How has Patrimonio Hoy changed the consumer behavior in Mexico?

Patrimonio Hoy changed the way people conceive of business, money, trust, needs, and credibility. It helped consumers to think about alternatives or even the best choice for their short-term and long-term goals.

What are the challenges of the Patrimonio Hoy program?

Some challenges of the Patrimonio Hoy program include customer retention because of the struggle in payment. Patrimonio Hoy was not able to make those socios retain and have them return for additional rooms. Socios cannot afford to pay the weekly payments.

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

Construmex take advantage by using the channel between Construmex and CEMEX. It is much safer and the flat rates are higher than any other remittance centers.

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?

Mexican and Philippine market are common in their citizens' classes. Some people are really having a hard time to find an organization which could offer loans to people who belong below the poverty line. Most of the Filipino citizens don't have their respective decent residences.

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)
Inventory System
Human Resource Information System
Fleet Management System
Customer Relationship Management System
Supply Chain Management System

Integrated Website
Information Broker
Accounting System
Sales System
Document Management System
Mobile Ticketing System

Source: The Fortune At The Bottom Of The Pyramid (Prahalad, 2004)

Daniel Josef M. Aloroy   2.19.08
ITETHIC   O0B

CHAPTER 4: PROFESSIONAL ETHICS, CODES OF CONDUCT, AND MORAL RESPONSIBILITY
DISCUSSION QUESTIONS

Describe some virtues of the ethical codes of conduct adopted by professional societies such as the ACM and the IEEE-CS, and list some shortcomings of these professional codes as well. In the final analysis, do the advantages of having a code outweigh the prospects of not having one? Use either an actual or a hypothetical case to establish the main points in your answer.

The strengths of both codes of the company are more inestimable in a way that they prevail over the weaknesses of both company's codes. The cases of having these professional codes can deliver better outcomes than in instances where there are none. A hypothetical case that I can give is when a programmer who works for an antivirus company uses his knowledge on creating impregnable viruses and Trojans. In that case, he is warned by his superiors that if he continues to create viruses like those he did, he will be fired. He was also given some advices on how to improve his skills and use them ethically instead.

Do you believe that a coherent and comprehensive code of conduct for computer professionals is possible? If so, which of the codes mentioned in this chapter best approximates such a code? In answering this question, you should consult the full descriptions of the five professional codes included in Appendices through E on the book's website (www.wiley.com/college/tavani).

I think it would be very possible to have a comprehensive code of conduct for computer professionals because from the codes of IEEE-CS and ACM are comprehensive enough and should be able to guide their employees accordingly.

You have been working for the XYZ Computer Corporation as an entry-level software engineer since you graduated from college last May. You have done very well so far; you are respected by management, well liked by your fellow employees, and have been assigned to a team of engineers that has consistently worked on the most critical and valued projects and contracts that XYZ Corp. Has secured. Their most recent contract is for a U.S. defense project involving the Missile Defense System, and again, you have been assigned to the team that will develop software for this project. However, you are staunchly opposed to the project's objectives, so you ask to be reassigned. You supervisor and co-workers, as well as upper management, are disappointed to learn of your strong feelings about this project. You are asked to reconsider your views, and you are promised a bonus and a substantial pay increase if you agree to work on this project during the next year. You also discover from a colleague that refusing to work on this project would greatly diminish your career advancement at XYZ and may even make you vulnerable to future layoffs. To compound matters, you and your spouse are expecting your first child in about 3 months and you recently purchased a home. What would you do? Describe the process of ethical deliberation that you would undertake in trying to resolve this dilemma.

Although it would really be a good-paying project, I would still definitely accept the project. Since my spouse and I are expecting a baby within a few months from now, it will be advantageous for my family if I accept the project. We would be able to finance the expenses we will be making. Having a good reputation to the company, I will be confident that I would make the software on time and successfully.

For the past 6 months, you have worked on a project to develop a transportation software program for the city of Agropolis, which has been designed to make some much-needed improvements to Agropolis' system of public transportation. You and your team of programmers have worked very hard on this project, but you have encountered difficulties that could have not possibly anticipated in the original design plan; these difficulties have put your project significantly behind schedule. The city transportation planners are nervous, because they depend on the software from your company to get the new transportation system up and running. And the management at your company is very uncomfortable because they signed a contract to deliver the required software on time. Although the software is not yet foolproof, testing thus far reveals that it works about 99 percent of the time. The few glitches that remain apply only to the transportations system's backup code, which arguably would be needed in only the most severe emergencies. Residents of the city are also to have the new transportation system in place.

A decision is made by the management at your company and by the managers of the city transportation system to go ahead and implement the software as it is. They base their decision on the probability that the backup system would not be needed for several months (at which time the remaining bugs should be fixed). A decision was also made by management on both sides not to announce publicly that the software still has a few bugs. You and a few of your co-workers believe that the bugs are more dangerous than management is willing to admit. What would you do in this case? Would you be willing to blow the whistle? Defend your position.

First of all, this project is not yet implemented and no one really knows what could possibly happen by the time the system is running already. There are still slight chances of encountering errors and emergencies due to the minimal bugs found in the software. I would confer with my co-workers regarding the problem and we will discuss on what we are going to do. Probably, we should be talking with the board of directors of both companies in order to inform them what could possibly be caused by the implementation of the software having some glitches. We are going to document what really is the glitch and then present them to the BOD and make them realize of the harms it threatens.

Recall the various arguments that we examined as to when it is appropriate, and sometimes mandatory, for software engineers and IT professionals to blow the whistle. The criteria for when whistle-blowing is permissible, at least for those working in some federal government agencies, may have changed recently. In November 2002, the Homeland Security Act passed in both Houses of Congress and was signed into law by President Bush. On one interpretation of the new law, whistle-blowing acts similar to that of Colleen Rowley – who blew the whistle on her FBI superiors who failed to act on information in the days preceding September 11 – would

be illegal and thus a punishable offense. What implications could this have for software engineers and other computer professionals whose employment comes under the auspices of the Homeland Security Department? In this case, what set of rules should computer professionals follow?

Certainly, if the criteria for whistle-blowing have already changed, therefore it would be better for me not to blow the whistle anymore since my career is at stake and I could've been jailed for that reason. In this case, computer professionals may be stuck between two grinding stones, confused of what they should do. Because they work for the Homeland Security Department, they should abide by their rules. In the end, when somebody is threatened by the decision, the organization itself should be the one to blame for having such laws illegalizing whistle-blowing.

Rodolfo Noel Lozada Jr. didn't actually follow the criteria for whistle-blowing. Based on De George's principles, he just satisfied 2 or 3 principles. Being the former president of Philippine Forest Corporation, he knew back then what are the deal's consequences. He is also knowledgeable of the matter because he himself is an ECE. So I can say that Lozada is only 'required' to blow the whistle but not obligated.

Source: Ethics and Technology: Ethical Issues in an Age of Information and Communication Technology
(Herman Tavani, 2004)

Daniel Josef M. Aloroy   04.11.08

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ICICI Bank Case Study Guide Questions

1. What is ICICI Bank's innovation?

   ICICI Bank's innovation is to lend financial help to the poor people of India.

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

   The project encouraged SHG's to be linked with banks. This will help the rural poor to find an alternative source of financial aid.

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

   According to Mahajan, the transaction costs of savings are as high as 10% because there are only a small average size of transactions and the bank branches are far from the villages.

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

   Some of the problems of MFI's in India include a lack of resources to build permanent support structures of microlending, and constraints on the scalability of their operations that cause costly individual transactions.

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

   - Direct access, bank-led model
   - Indirect channels partnership model

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

   Grameen Bank was the model that Bank of Madura had emulated because of its idea on providing loans on clients below the poverty line.

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

   The three-tier system is composed of a project manager, coordinator and promoters. It was designed as such to easily find new members of SHG's and expand exponentially.

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

- Learn to save.
  - This is important to make the poor people realize the struggle to find save money and the importance of saving them.
- Learn to lend what you have saved.
  - This teaches the people to be giving to others and build trust among themselves to whenever the time comes they need to borrow, someone can lend them.
- Learn to borrow responsibly.
  - This step teaches the people to become reliable and responsible at the same time on borrowing because they give the reason why they should be lent. If they don't know how to pay in return after some time, they may not be lent again anymore.

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?
  - This determines if the group size is still advantageous among its members
- Are all members considered very poor?
  - If all members are considered very poor, it can be concluded that at least they are all similar.
- Was there affixed amount of savings collected each month?
  - It should be documented to check how much they have paid each month.
- Is there more than 20 percent literacy?
  - The members' literacy aids them in small ways.
- Have they used their savings for internal lending purposes?
  - At least, the members' savings are guaranteed to help not only himself but also others.
- Have the members kept a high level of attendance?
  - Their persistency in attendance can tell if they are determined to the savings and loan service.

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

It gained positive impacts on households of income levels and income-generating activities. It also contributed to their confidence and communication skills.

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

In my opinion, it would be better if the payment system is already based on smart cards. However, because of the fact that it is a rural and poor area, it will not be affordable for them and the infrastructure needed to implement it is very costly.

12. Discuss the quote: "Banking with the poor 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.

Yes, I think, it is already happening in the Philippines right now. There are a thousand methods currently implemented that caters also to the poor people. The quote can be applied here because, we Filipinos are known to be thrifty and frugal.

Daniel Josef M. Aloroy   04.11.08
ITETHIC   O0B

ITC e-Choupal Case Study Guide Questions

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

     An e-Choupal is a network of farmers connected to the Internet that allow a virtual integration of supply chain and significant efficiencies in their traditional system.

2. Discuss the paradox of Indian Agriculture?

     Agriculture, like here in the Philippines, is one of the main livelihoods of the Indians. It contributes 23 percent of the GDP, feeds a billion people, and employs 66 percent of the workforce.

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

     The soya is crushed and its oil is sold locally in India, and the residue, called deoiled cake is exported.

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

     There are three commercial channels for the products: manids, traders for eventual resale to crushers, and producer-run cooperative societies for crushing in cooperative mills. The farmers then keep a small amount for themselves and get the produce processed in ghanis.

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

     Mandis only cause the agent's commission, and therefore an additional expense for the farmer.

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

     • Horizontal spread
     • Vertical spread
     • Old and family-owned
     • Risk management

     ITC addressed them through IT soltutions.

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

     ITC looked on what was good with the current system and 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"?

ITC helped farmers to do multiply activities that could replace several channels that add up costs to them. Because a farmer can already function as all of the needed channels, he reduced overall costs in the long term.

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

For me it is not really that wise, but after all, it caused positive effects so it is just fine with me now that the farmer can already decide even before going to the mandis.

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

Sanchalaks serve as a farmer. Other than that, he is certified and qualified to be a controller of e-Choupals so he must not show that he gives up farming because he of the commission he receives for every transaction.

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

The samyojaks introduced the ITC to the sanchalaks even though they knew that their commissions would reduce because they were made to believe that commissions would retain its value because they will be involved in revenue streams of the e-choupals. ITC never talked to sanchalaks without samyojaks and therefore made the samyojaks the enablers of the project.

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

The difference between the old and new value chain is that the sanchalaks are already the main actors in the activities.

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

- Improved agriculture
- Bridged information gap
- Cheaper and smarter agricultural inputs
- Farmer as a source of innovation
- Better lifestyles
- Brighter future

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

Wave 6 is about rural India sourcing telemedicine, ecotourism, traditional medicine, and traditional crafts. For me, it is already impossible and not that scalable for the rural India.

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

Yes, the Philippines also rely on agriculture and it is something we must improved on most especially at the present that there is a crisis on rice.

Daniel Josef M. Aloroy   03/27/08
ITETHIC   O0B

Jaipur Foot Questions:

1. What is the innovation of Jaipur Foot?
    The innovation of Jaipur Foot is providing prosthetic foot to amputees in an affordable price very much cheaper compared to that of the United States.

2. What is the business of Jaipur Foot?
    Selling and providing an affordable yet competitive prosthetic foot.

3. Who are the main beneficiaries of Jaipur Foot's products?
    The main beneficiaries of Jaipur Foot are amputees almost all over the world which are caused by diseases, trauma and birth defects.

4. Why is Afghanistan one of the markets of Jaipur Foot?
    Afghanistan tops the list in the most number of victims who live in areas that were once war zones. They have many amputees in their country.

5. How does Jaipur Foot's product pricing compare with the West?
    The Jaipur Foot's product pricing is very much cheaper.

6. What is the Gait Cycle?
    It is the manner in which we walk, the activity that occurs between the heel strike of one limb and the subsequent heel strike of that same limb.

7. How was the first Jaipur Foot artificial limb developed?
    It was when a man named Ram Chandra saw the growing numbers of the amputated people of India. His bike once got a flat tire and brought it to a vulcanizing shop to retread his tire. He was then inspired by that idea to come up with the same material for artificial limbs.

8. What are the design considerations in the Jaipur Foot Design Process?
    The design considerations of the Jaipur Foot are as follows:
    *   Squatting
    *   Sitting cross-legged
    *   Walking on uneven ground
    *   Barefoot walking

9. What are the constraints in the development for Jaipur Foot?
    The constraints in developing a Jaipur Foot are as follows:
    *   Poverty
    *   Closed economy
    *   Work lifestyle
    *   Limited trained manpower

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

    The raw materials for Jaipur Foot are sourced locally and does not require special procurement agreements.

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

    A typical fitting day for a Jaipur Foot takes about only 3 hours but to make it easier and more accommodating for the patient and its family, the Society accommodate patients and offer free meals so they would feel that they belong in the community.

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

    BMVSS isBhagwan Mahaveer Viklang Sahayata Samiti which is also referred to as "the Society". Jaipur Foot conduct their community outreach by offering their clients with an excellent service from the time they are admitted, they are given boarding and lodging, and free meals. It helped launch more clinics in other countries.

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

    Jaipur Foot is more competitive than Ossur because the former offers prosthetic limbs at a lower cost and has been helping out their clients from the time they are fitted until the time the are already given the foot.

14. Is the Jaipur Foot model scalable? Explain.

    Yes, the Jaipur Foot model is scalable because it has thousands of camps all over the India and outside of it. They serve as the clinic where patients can be served well and be given a chance to walk again.

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

    Its significance is to lower the cost of a Jaipur Foot and to provide an even better, lighter, more durable foot because of the polyurethane component of the material that will now be used on the feet.

Daniel Josef M. Aloroy   03.06.08
ITETHIC   O0B

HINDUSTAN LEVER LTD. (HLL)

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

It is through marketing a product for a consumer that HLL made innovation and that is through soap.

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

Handwashing is an excellent preventive measure against diarrheal diseases because it was fount on studies that it has the ability to lessen the number of diarrhea cases. Only a few percent of the Indian population use soap regularly especially after defecating and before and after eating meals.

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

An MNC is in the best position to influence behavioural change in combating diarrheal disease because it has the experience, credibility, expertise, tools, and resources that can best help promote a behavioural change.

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

The connection between diarrheal disease prevention and HLL products is a tie that leads them to "win-win" situation. It shows that whenever an Indian washes his hands, he can be assured that it will lessen the threats to having a disease while it can also help HLL gain profit being the top soap manufacturer.

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

According to him, HLL has a connection to these three that if you have established a reason why health is important and how can diseases be avoided, the consumers already have a winner on that situation.

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

Its impact was that it increased the percentage of people who are now washing their hands and lessened the number of days children suffer because of diarrhea.

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

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?

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

      Lifebuoy created a new vision and mission. I agree with what Singh Banga said. It is through the hands that germs can penetrate easily to our body so it is just right to focus first on hand soaps.

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

      Chairman Banga's approach to costing Lifebuoy is through cheap costing and giving first the benefits of your product so people would support them. Although it is really hard to gain profit in this approach, it would really take a long time so somehow I still agree in this.

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

      Being scalable and sustainable program, it has to be an interactive one in order to incorporate change with the people they face with.

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

      I think yes it would. There are thousands of public and private grade schools in the Philippines and students of that age are very easy to move and convince especially if it's about their health.

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

      Lifebuoy's process for behavioural change is described in three stages of exposure: Exposure 1 which is Initiation and Information, Exposure 2 which is Large-scale propagation and Exposure 3 which is Reinforcement and Preparation for sustainability.

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?

No, I don't think there is a need to add or subtract any of these five tactics. But, I think it would also work in the Philippines because it is already optimized and effective.

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

The germ-glow demonstration featured the use of a glow-germ powder that would symbolize the germs, a viewing black box and a black light. I think it was very effective. Maybe they could also demonstrate to the public the use of a microscope to show to people if there are still germs in their hands.

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

The Swasthya Chetna program became favourable and helped HLL gained more sales and even grew by 30% on Lifebuoy alone. Definitely, it was a success!

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

When the wealthier Indian populations read those messages, they will be touched and moved because they will know that they are written by little students only. They will be informed of the benefits of the use of water.

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

For me, they are PPP alone is scalabe while Swasthya Chetna isn't.

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

Yes, I agree that PPP has scale because it has been already implemented on five other nations globally.

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

I think PPP was slowed down because their audience is not really that enough to make a behavioural change than what Swasthya Chetna has done.

Daniel Josef M. Aloroy

Teemee Jan F. Tang

1. "I had to check", he says. Then he asks me about another Roth he has been researching; it turns out to be my brother." I was just starting to dig in to him." he says. (page 2, paragraph 3)
    Why?
    -He checks out information about people whom he is about to meet.
    Commandment: Thou shalt always use a computer in ways that ensure consideration and respect for your fellow humans.

2. "Ethan says, he figured out how to read MediaDefender's email." (page 2, paragraph 5)
    Why?
    -Ethan read on the emails of the MediaDefender.
    Commandment: Thou shalt not snoop around in other people's computer files.

3. "Ethan also figured out how the firm's pirate-fighting software works." (page 2, paragraph 5)
    Why?
    -Being a pirate himself, he dove into the works of programmers of the MediaDefender.
    Commandment: Thou shalt not appropriate other people's intellectual output.

4. "He passed on his expertise to a fellow hacker...and commandeered it so that it could be used for denial-of-service attacks." (page 2, paragraph 5)
    Why?
    -He even taught his friends how to hack like the way he does.
    Commandment: Thou shalt not interfere with other people's work.

5. "They grabbed a half-year's worth of internal emails and published them on the same file-sharing sites prowled by MediaDefender." (page 3, paragraph 1)
    Why?
    -The emails may be downloaded and read by the P2P users.
    Commandment: Thou shalt not snoop around other's files.

6. "A few days later, Ethan and his friends...one file contained the source code for MediaDefender's antipiracy system." (page 3, paragraph 2)
    Why?
    -The source code for the antipiracy system is only for the developer and not to be given to everybody.
    Commandment: Thou shalt not use a computer to steal.

7. "The Pirate Bay doesn't host any of the actual content; it just lists it and supplies the BitTorrent files that let people connect with each other in order to share their libraries." (page 6, paragraph 1)
    Why?
    -Pirate Bay produces also files which are not original or the actual file.
    Commandment: Thou shalt not use other people's computer resources without authorization or proper compensation.

8. "The partners run the site more as a hobby; There is no registered trademark and minimal overhead. The Pirate Bay is basically just the domain name and a website."

    Why?

    -Sunde and his partners operate online only and don't have a formal headquarters. This will be very hard to detect.

    Commandment: Thou shalt not use a computer to harm other people.

9. "Sunde and his partners eventually traced some of the files back to a few hundred IP Addresses." (page7, paragraph 4)

    Why?

    -In order to figure out who uploaded garbage files, they were forced to look at the IP Addresses of the uploaders.

    Commandment: System Design

10. "The new protocol, tentatively called SecureP2P, got a boost through Ethan's work: Because programmers were able to view the blueprints for MediaDefender's Technology, they will be able to design an even more effective countertechnology." (page 9, paragraph 4)

    Why?

    -They have decoded the blueprint of MediaDefenders once again so it helped them develop an even more powerful technology.

    Commandment: Thou shalt not appropriate other people's intellectual output.

Daniel Josef M. Aloroy   04.10.08
ITETHIC   O0B

The Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

   Transmission of information from the rural area through a phone call that would send the details on the Internet and enables the health authorities to read it to make necessary actions.

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

   The three ingredients of an effective system for disease surveillance and response are:
   - Real-time collection of critical information from a distributed network of people
   - 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?

   According to Meyer, his findings were:
   - Most projects were deployed on a pilot basis and were fundamentally not scalable.
   - Projects were overwhelmingly focused on connectivity and devices and there was much greater emphasis on machines and data networks and not enough thinking about people and the human networks.
   - There was too much focus on the Internet and computers as a solution, particularly given the challenges of electricity, hardware and maintenance costs, training and literacy.

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

   Meyer observed that there are actually much more telephones, summing up to 2.5 billion in number, which is very accessible to most people in the world.

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

   The problem that Voxiva was originally designed to solve was the absence of access to the Internet and promotion of health and development.

6. What are Alerta Pilot's benefits?

   6.1. It is intuitive to use and accessible, even from very remote regions of Peru.
   6.2. It allows for quicker, better informed decision-making by health authorities and better allocation of scarce resources.
   6.3. It fosters better data quality because data is entered directly by users in the field and validated at the source.
   6.4. 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.
   6.5. It reduces the paperwork burden on health workers in the field.
   6.6. It promotes transparency and accountability by making information available at multiply levels simultaneously.
   6.7. It is cost-effective relative to the current system and other IT rollouts.

7. How can Voxiva help eradicate diseases?

   Voxiva can help eradicate diseases by delivering real-time information about a disease and apply vital measures to them.

8. How can Voxiva be used for bioterrorism preparedness?

   Through its surveillance system, it is capable of sending information to the authoritie and before even the climax of attack, there is already a cure.

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

   - Informaion systems should not just collect data, but also provide feedback and support to health workers in the field.
   - Leverage on the existing infrastructure.
   - Information systems should be integrated across programs.
   - Deploying PCs and clinic-level software does not produce an integrated national system.
   - Change management and capacity building are key.

10. What are some of Voxiva's challenges?

   - Continue to build the Voxiva brand and reinforce its social capital.
   - Maintenance of its quality service.
   - Saying no to opportunities.
   - Long sales cycles of selling services to government and international development agencies.
   - Develop recurring revenue business models that generate revenue from local economies.

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

Meyer believes that innovation comes from bringing together people with diverse perspectives and force them to work together to create an output. Diversity can help employees to gain new and fresh ideas from each other if they are diverse and therefore it can innovate itself.

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

Yes, definitely! There are millions of telephone lines and most of us are already accessible to Internet access. The target disease I would like to recommend is asthma.

Danie l Josef M. Aloroy   2.07.08
ITETHIC   O0B

QUIZ

1. What is ethics, and how can it be distinguished from morality?

Ethics is derived from the Greek *ethos*, and defined as the study of morality. The term morality has its roots in the Latin *mores*.

2. What is meant by a moral system? What are some of the key differences between the "rules of conduct" and the "principles of evaluation" that comprise a moral system?

A moral system aims at promoting human flourishing. The fundamental purpose of a moral system is to prevent or alleviate harm and suffering. "Rules of conduct" are action-guiding rules, in the form of either directives or social policies. While "Principles of evaluation" are evaluative standards used to justify rules of conduct.

3. What does Bernard Gert mean when he describes morality in terms of a "public system"? Why is the notion of "personal morality" an oxymoron?

Gert means that morality is public in such a way that everyone must know what the rules are that define it.

4. Why does Gert believe that morality is an "informal system? How is a moral system both similar to and different from a game?

Moral system is an informal system according to Gert because it does not really have an authoritative judge that presides over it. A moral system is similar to a game in a way that even though there is no referee to watch over the players playing the game, they still adhere to it. It is different from a game because unlike the latter, it is less formal without the enforcement of referees.

5. Describe how the ideals of "rationality" and "impartiality" function in Gert's moral system.

Rationality is referred to as the system based on principle of logical reason accessible to all its members. Impartiality is referred to as the system not partial to any one group or individual.

6. What are values, and what are some of the key differences between moral values and nonmoral values?

The term value comes from the Latin valere, which means having worth of being of worth. Values are objects of our desires or interests; examples include happiness, love and freedom. Moral values are derived from core nonmoral values by using the notion of impartiality while nonmoral values originate form desires and typically involve rational self interests.

7. How do religion, law, and philosophy each provide different grounds for justifying a moral principle?

Religion – moral principles are judged according to compliance to God' ten commandments
Legal – moral principles are judged by the civil law to eliminate the religious disputes among people
Philosophical – moral principles are judged by reasoning and there are no punishments for it

8. What is the method of philosophical ethics, and what is a"philosophical study"? How is a philosophical study used in an analysis of moral issues?

Like scientific studies, it requires that a consistent methodological scheme be used to verify hypotheses and theories, and these verification schemes must satisfy criteria of rationality and impartiality. A philosophical study uses ethical theory in the analysis and deliberation of the issues.

9. How does a philosophical study differ from a descriptive study? Why are sociological and anthropological studies of morality usually descriptive rather than normative in nature?

Philosophical studies use normative method. Sociological and anthropological studies are descriptive because they describe or report how people in various cultures and groups behave with respect to the rules of a moral system.

10. Summarize the four different kinds of "discussion stoppers" in ethical discourse that we examined.

Discussion Stopper #1 – fails to recognize that there are many moral issues on which people disagree
Discussion Stopper #2 – fails to distinguish between the act of judging and being a judgmental person.
Discussion Stopper #3 – confuses moral choices with individual or personal preferences
Discussion Stopper #4 – assumes that people can never reach common agreement on some moral principles

11. Why are these discussion stoppers problematic for the advancement of dialogue and debate about ethical issue?

These discussion stoppers are problematic for the advancement of dialogue and debate about ethical issue because they are different and contradicting to one another.

12. What is moral relativism? How is it different from cultural relativism?

Moral relativism is a normative thesis because it asserts that one should not make moral judgments about the behaviour of people who live in cultures other than one's own. Cultural relativism is portrays that a moral system is constituted by the cultures provided by their own members.

13. What is ethical theory, and what important functions do ethical theories play in the analysis of moral issues?

Ethical theory provides us with a framework for analyzing moral issues via a that is internally coherent and consistent as well as comprehensive and systematic.

14. What are the distinguishing features of consequence-based ethical theories?

The distinguishing features of consequence-based ethical theories is that it is utilitarian based.

15. Describe some of the key differences between act utilitarianism and rule utilitarianism.

Act utilitarianism focuses on following a certain individual acts while rule utilitarianism focuses on the consequences resulting from following a rule.

16. Which features distinguish duty-based ethical theories from alternative types of theories?

An argument by Kant states that morality must ultimately be grounded in the concept of duty, or obligations that humans have to one another, and never in the consequences of human actions.

17. Describe some of the main differences between act deontology and rule deontology.

In rule deontology, all rules will be applied universally and everyone will be equal while in act deontology, we must follow what is our actual duty during clashing of duties.

18. What is meant by the expression "contract-based" ethical theories?

Contract-based ethical theory is a state where people have no rules to follow and all are free to act by their own desires.

19. What features distinguish "character-based" (or "virtue-based") ethical theories from alternative schemes of morality?

It ignores the special roles that consequences, duties, and social contracts play in moral systems, especially with respect to determining the appropriate standard for evaluating moral behaviour.

20. How does James Moor's "Just Consequentialist" theory incorporate aspects of utilitarianism and deontological theories into one comprehensive framework?

Moor's two steps:
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 in the deliberation stage by ranking ethical policies in terms of benefits and (justifiable) harms.

Source: Ethics and Technology: Ethical Issues in an Age of Information and Communication Technology
(Herman Tavani, 2004)