An Ethic Reader

by

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For IT-ETHIC

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Book Reviews

Case Studies

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BUSINESS ETHICS
Readings and Cases in Corporate Morality 4th Edition

Chapter 1: Theories of Economic Justice

        "… the way to attain wealth is first to attain power, usually by
FORCE"

        - this only implies that if you want to be on top, you should have the power
over others that you can control and manipulate, however, the ethical issue
would be is that you can attain power by means of force. What does it mean
when you say attain power by means of force; it only means that you'll use your
power to be superior over others and create an unpleasant environment over the
others that will make them feel trampled by you. Others will not give you respect
but FEAR. Others will rebel on you because of your ways and they will hate you.
A good example of people who do this kind of thing is a dictatorial person in a
dictatorial kind of government. We can see that the implications of attaining
wealth by force doesn't give a good output in the end because it'll always hunt
you don't till you stop doing it.

Overview of the whole chapter:

        - it only shows the concept of justice and takes us to the higher level of
abstraction the familiar theory of the social contract as found like in Locke,
Rousseau, and Kant. It also talks about the Distributive Justice, Utilitarianism,
Capitalism, Morality, and the Moral Cases of Socialism.

Chapter 2: Ethics and Business Decision Making

        "… there is a single "right" answer to most problems"

        - A single right answer? How can that be possible in answering problems,
maybe in a 1+1 type of problem, there can be but even if you are to get that kind
of answer, you are to undergo a certain process to be able to answer that. Most
problems have different approaches thus giving us different answers and that
answer can be the best for a certain situation but it can also be the worst in a
different angle. You can always come up with a best answer but not a single right
answer. Even in programming, you can come up with an application and that
application can be great for you but it can be garbage for the user.

Overview of the whole chapter:

- Chapter two focuses on the Ethical Decision making, principled reasoning, ethics in management, and the ethical critiques in cost-benefit analysis. This chapter shows how ethics run in the business environment. It shows how you can create solutions that would work for the company in an ethical manner. It shows also the ethical quality of our society by the separate actions of the officials and their staff, the employees and the employers, the parents and children, etc… Ethical Decisions are essential to our everyday lives because as simple as deciding whether to beat the red light or not is an ethical decision already.

Chapter 3: Agency, Legitimacy, and Responsibility

"…individuals are responsible if they are trustworthy and reliable, if they allow appropriate factors to affect their judgment…… "

- This statement made an impact because this is something that we can really see normally specially when trying to create workgroups. Others do pull out someone from the crowd and make them a part of the team if they know that this certain person is reliable enough to work with them. It's as simple as being an ethical person because others can see your behavior thus building up your good reputation to the community.

Overview of the whole chapter:

- This chapter focuses more on the social responsibility of the individual, the business and taking the corporation into something like a single person. This chapter also showed how a corporation should take into consideration their social responsibility as a crucial part of the business. Profit for them is not the main purpose of the business. Knowing also how to choose the right person at the right time and the right moment can give an advantage for the business.

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BUSINESS ETHICS 2nd Edition
William H. Shaw

Chapter 1: The Nature of Morality

"…we act morally out of habit or simply because that is the kind of person we are."

- Others usually say that we act because of religion and because we are scared to go to hell and we desire to go to heaven, but then, that's not the point. A lot of people act morally depending on a certain situation and environment. It doesn't generally say that we act like that because of what we desire to achieve in the very end of our life. Every person can choose either to do stuff morally or not, the way you execute your actions can tell other people if you're a moral person or not.

Summary of the Chapter:

- As the title says, it pin points to the nature of morality, it showed the Business and Organizational ethics, the personal ethics, the moral and nonmoral standards, morality in comparison to etiquette, morality and law, religion and its relation to the morality of the person, Ethical relativism in relation to business, Conscience and its limits, individuals responsibility and integrity.
    - One of the things being pin pointed to is that, accepting moral principle involves a motivation to conform to one's conduct to that principle. Violating the principle will bother one's conscience. But as the book say's, conscience is not a perfectly reliable guide to right and wrong in our life's decision.

Chapter 2: Normative Theories of Ethics

"…some actions are wrong even if they produce good results…. "

- Having a grade of 4.0 is good but if you obtained it by paying the professor to give you that grade or if you obtained that my cheating, that isn't a good action to start with. Same with that quote, there are certain things that you shouldn't do even if it'll give out good results because there might be something that can be trampled on your way while in the process.

Summary of the Chapter:

- The theories given in this chapter are the following, Consequentialist moral theory which focuses on the moral rightness or wrongness of an action, Egoism, Utilitarianism. Kant's theory is also on the picture, this approach is non-consequentialist. Prima Facie is the one that argues both Kant and Consequential theories, which means that any one of them can be outweighed in some circumstances with the other. Those nonsequentialists emphasize more on the moral rights.

Chapter 3: Justice and Economic Distribution

"…an economic system is not only an institutional device for satisfying existing wants and desires but a way of fashioning wants and desires in the future."

- The wants and needs of the people depend always on the demand, but then how does demand get formed? Where do the people get the idea that they need such things? The economic system creates images of things that tempt people to think that they need those things or that they want it. Having that in-store in the minds of the people around, the economic system molds and changes the way people think and justify things out depending on how they perceive things because of the system the economy has.

Summary of the Chapter:

- Justice is one aspect of morality. Economic system and distribution are mostly based on the equality, need, effort, social contribution or merits. Each of these situations can pull us from different directions that can lead us somewhere. Utilitarianism is also tackled in this chapter and libertarian which talks about the identification of justice with liberty, which means living to our choices in life. Rawls's writings are also emphasized on this chapter with regards to the social-contract tradition, the maximum rule for making decisions, and his rejections on the utilitarianism because he says that it might permit an unfair distribution of the peoples burdens and benefits.

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Hard Like Water
Ethics in Business
By Vincent Di Norcia

Chapter 1: Owning Values

        "… a root cause of the franchise system tensions is the restrictive confinement of what should be an inclusive business partnership system within the hard shell of the private property system."

        - having a franchise is a great opportunity of both helping the franchised company and at the same time, helping the community, however, there are certain factors that do affect the business because of the system of franchising. Others tend to think that the franchise they had is "fully" owned by them and that they can do whatever they want on it even if it breaks the arrangements they made before the franchising started. Such errors do affect also the whole business because it poorly adapts to the market changes thus making their sales and returns fall down badly.

Summary of the Chapter:

        - this chapter shows the ethical and functional limitations of the old private property system and its comparison with the new business ownership system. It also shows the stakeholder's role in the bigger picture of the organization. The corporate government's help in the organization is also being tackled here in this chapter. Franchising and its effects on the business and the community is also shown, advantages and disadvantages of implementing this kind of system and its overall impact in the business.

Chapter 2: Managing Values

        "All courses of action involves risks"

        - Yes indeed this is true because there's always a consequence for every action that we take. Risks can be mitigated and this is one thing that we need to learn in order to lessen the risks that we can encounter on our way.

Summary of the Chapter:

- A risk matrix is being discussed in this chapter which does the "do no harm" type of risk management. This risk matrix shows the difference between capital and pay-off's risk which offers a much user-friendly type of risk-mitigation/minimizing management style. The difference between executive management and administrative management is being suggested that we should learn how to distinguish it in order to create a much better risk mitigation plan.

Chapter 3: Organizing Values

"Organizations are complex…. The real challenge is to learn how to deal with this complexity."

- the complexity of organizations give its stake holders the opportunity to learn how to make the organization more easier to manage that is why techniques and stuff started to bloom out on how to become a more uncomplex type of company meaning the processes that take place on the company become more and more faster and easier to operate. Coming out with different types of decomplexing the complexity of the organization and implementing it can be so helpful for the people who works with it so are the people they cater.

Summary of the Chapter:

- Ethical codes are needed in a company, this is one thing that they emphasize in this chapter. Value statements, Compliance codes, and Performance codes are the three ethical codes that they need to implement in the company in order to organize their values in the company. The conflict of loyalty and voice in the autocratic corporation is also being reviewed in this chapter. Social integration is very helpful in designing ethical corporate culture and build on exchange.

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Moral Issues in Business 6th Edition
William H. Shaw and Vincent Barry

Chapter 1: The Nature of Morality

"…managers at every level experience role conflicts between what is expected of them as efficient, profit-minded managers and what are expected of them as ethical persons."

- It does show that those managers are also rated by the way they act in their field of work as ethical persons, judging them from their actions as ethical persons can also affect their performance in terms of managing because most of the people being trusted by the company are the ones that has the best ethical rating because trust is also a big part of the criteria in choosing for such tasks and position in a certain company.

Summary of the Chapter:

It talks about ethics dealing with the moral rules that govern and limit our conduct. Another thing is about the moral standards, as opposed to nonmoral standards, concern behavior that has serious consequences for human well-being.
Ethical relativism, Acceptance of moral principle, morality as a code of conduct, aspects of corporate structure, moral reasoning, and philosophical discussion is being tackled on this chapter.

Chapter 2: Normative Theories of Ethics

"We see ourselves… as being under various moral obligations that cannot be reduced to the single obligation of maximizing happiness"

- Acquiring new moral obligations often take part whenever we encounter or go into a new relationship. We are to realize that we are not living on a solely single moral obligation that we need to fulfill and make ourselves be fooled by it. Having a single type of moral obligation would mean boring, and foolish because that only means that you don't have any other thing to do in your life and that you are alone without anyone to be with. It means that you don't want any weight to be added in your walk in this life and that the only problems that you want to encounter and solve are the ones that are yours.

Summary of the Chapter:

Consequentialist moral theory, Egoism, Utilitarianism, Kant's Theory, Kant's categorical imperative and its two alternative formulations, His ethics, non-consequentialist theories, moral rights, rule utilitarianism, and controversial theoretical issues are being tackled on this chapter. It talks about the normative theories of ethics that makes an individual think differently on every decision that they make even if the situation was the same.

Chapter 3: Justice and Economic Distribution

"Injustice in one sense of unfairness occurs when like cases are not treated in the same fashion."

- Like cases are intended to be done with the same action but then there are some very special cases that we need to do a different way in order to finish it. But then, Injustice is being said when one is being trampled by the action that you made and that it has ruined the living of the other person.

Summary of the Chapter:

Justice is one important aspect of morality as the book says. Economic distribution may be based on pure equality, need, effort, social contribution, or merit. Utilitarianism holds that the maximization of happiness ultimately determines what is just and unjust. Utilitarians must examine a number of factual issues in order to determine for themselves which economic system and principles will best promote social being. The libertarian theory and its philosopher Robert Nozick is being talked about in here. Rawls's work and the story of Wilt Chamberlain is also being discussed in this book.

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Working Ethics:
Strategies for Decision Making
And Organizational Responsibility

By Marvin T. Brown

Chapter 1: Confronting Ethical Concerns of Organizations

   "For differences to become productive, participants need to overcome any tendency to become defensive and avoid conflict and need to become mutually engaged in an open inquiry into the materials that all members contribute to the discussion."

  - In this quotation, the point would be is that, everyone should be open for the changes, accept and understand each and every insight that the diversion has with one another. If someone would want to give out a suggestion and he/she is not within the same context as you are, you should learn how to listen and understand your differences and then create a harmonious connection between your differences and come up with a better type of decision or any other thing.

Summary of the Chapter:

   It only talked about the different processes of ethical reflections, how to do it, how to make good use of it, how to understand and benefit from it, what are the ethics of a system, and how to analyze different types of assumptions. It relies on the basic assumption that people can discuss what should be done in an organization.

Chapter 2: Developing an Ethical Perspective

   "Words can become separated from their original outlook on the world, and people can employ them freely."

  - For every word that we release in our mouths, others think of it differently or consider what we say in a different manner. Sometimes, we have our own words and we use it in such a way that we know how to use it then we'll be shocked that there are offended people out there. That would be the problem in

using something and not clarifying what are your intentions of saying such a word. Perspective can be different from one person to another so are words that can be perceived in many different ways.

Summary of the Chapter:

The difference of behavior and actions is the main focus of this chapter and the emphasis that ethics focuses more on actions than behavior, the justification of ethics when it comes to action and not explaining behavior. It also talks about the gap between "ought" and "is", the persons as moral agents, the organization as moral communities, and organizations as moral agents.

Chapter 3: Discovering the Right Decision

"Disagreement about our assumptions may be the most difficult to resolve because it signals different orientations toward the self, others, and the world."

- Having someone disagree on you is hard especially with our assumptions because we come from different views and approaches therefore sometimes; bigger conflicts arise by just disagreeing to something. On the other hand, it gives us a different view and orients us with new things about the certain situation or event. It does educate us but arguments would arise before we could possibly see the better side of these arguments and disagreements from others.

Summary of the Chapter:

Chapter 3 focuses more on the Five Resources for Making Decisions, and these are People's policy proposals, their observations, their value judgments, their basic assumptions, and the opposing views. The criteria's for evaluating these resources, the uses of the resources in coordination with decision making, the logics of ethical reflection, why should corporate constituencies have a voice in corporate policies, and the ethical reflection as argumentative analysis.

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Business Ethics 6th Edition
By: Richard T. De George

Chapter 6: Justice and Economic Systems

"Justice demands equality of opportunity; it does not demand equality of results."

- This is a conflict on Marx's theory where the end justifies the means, why? Well, this states that justice does not depend on the result of an action that happened but on the actual action that happened before the outcome. We can say that two persons acquired the same value of money, the one acquired it by working hard and the other one got the money by stealing from the company. As we can see, the other one acquired the money in an unequal way compared to the other one which states that the other one who didn't steal the money should be given justice over the other one.

Summary of the Chapter:

It talked about the moral evaluation of economic systems and contemporary systems, the capitalist model, capitalism and the government, socialist model, the comparison of the two models, and justice and the economic system.

Chapter 7: American Capitalism: Moral or Immoral?

"For the system to be morally justifiable it must contain no inherently immoral components, and the system… must benefit the people as a whole as well as the individuals who carry on economical activities with it."

- A system can be called immoral if the majority of its benefits only go to the major stakeholders of the system (owners and high-officials) and does not even give the right amount of wages to their people and does not provide the right service that they need to offer. The system as a whole has a big role in distribution of benefits from every individual involved in the system.

Summary of the Chapter:

It was about the Economic system of America, the relation of American government and the American economic system, Marx's and non-Marx's critique on American capitalism, the moral defense of the American free-enterprise system.

Chapter 8: Corporations and Morality

"Actions can be morally evaluated whether done by an individual or by an entity."

- Moral evaluation is not only applied to individuals, hearing the words like, "LaSalle is a good school", means that the overall system does give a good service and education to its customers. But it also pin points to individuals that act together in order to make the system possibly existing and running at that pace. Being evaluated individually is a lot easier as it is being told directly to one individual but doing the evaluation to an entity is a different thing because a single person that's being judged within the entity can hold a big part in affecting the evaluation about the whole system.

Summary of the Chapter:

The corporations moral status was being tackled and the formal organizations as well. The concept of corporation in terms of its stake holders and share holders, the moral responsibilities that we need to understand and do within the corporation, morality and social audit, corporate codes, and the corporate culture and moral firms.

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Business Ethics and Values
By Colin Fisher and Alan Lovell

Chapter 3: Ethical Theories and how to use them

"Principle, is a standard that is to be observed, not because it will advance an economic, political or social situation, but because it is a requirement of fairness or justice or some other dimension of morality"

- Principles do affect a lot in terms of decision making and other things that consumes every second of our lives. Creating an ethical theory or ethical codes would be greatly affected by principles. Why? Because principles are the things that make us act the way we are and that we view things through it not beside it. "Through" because we create certain decisions and we base them by passing through our principles and choosing the right thing to do based on it.

Summary of the Chapter:

- It certainly gives us the capability to compare and contrast the four approaches to ethical theory which are the individual processes, policy, institutional structure, and principles. Another thing would be the different implications of the different ethical theories for the businesses, and how to apply the ethical theories and benefit from it through the business you are into.

Chapter 5: Individuals responses to ethical issues

"…people do not adopt a single categorization but debate with themselves and with others about a range of competing possible categorizations."

- Ethical issues can be categorized in different manners, a single issue can be vied not just once but in many other ways, and this is where debates and other ethical issues arise as well. Categorization of issues are good but then, no one can argue that a certain ethical issue only lies on a single category and that it cannot be argued because it is what it is. People come up with new knowledge and wisdom by deviating from a certain idea and comes up with his/her own categorization thus giving a new insight about a certain issue and gives the people a different view and makes them think otherwise or gives them another idea on what other views can they make out of it.

Summary of the Chapter:

- This chapter talked about how you should approach an ethical issue. There are eight stances on how people should respond on these issues. Things about the difference of conscience, ethical reasoning, other persons perception and actions is also part of this chapter and what would be the right stance to take on a certain kind of ethical issue for you to be able to approach it easier and efficiently.

Chapter 6: Whistle Blowing

"…people who display a predominantly deontological orientation towards ethical issues, whose ethical thinking, and possibly action, reflects principled-based responses, are more likely to feel compelled to whistleblow if resolution of an ethical dilemma proves impossible."

- Judging the persons movements in certain situations, you know that those people who are more inclined in their ethical ways are likely to make certain decisions in an ethical manner thus giving them the power to strive for what they want to do based on what they believe in. They know that they are backed-up by the principles and codes of ethics that they cling on to.

Summary of the Chapter:

- The act of whistleblowing is being tackled in this chapter wherein the reason behind the act is being discussed. Whistleblowing can also be the revelation of an issue of a certain company from an external party. The role of whistleblowing in an organization, its ups and downs if being done and the reason why a certain individual has done such an act thus creating a very large impact to the whole company.

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Business Ethics: A Global and Managerial Perspective
By: David J. Fritzsche

Chapter 1: Ethical Problems in Business

"Some problems and issues do not involve moral relationships and thus do not contain ethical dimensions."

- In a business, it doesn't always mean that it involves moral relationships among the people around it, sometimes; problems arise with different decision makings and the company's globalization. Ethical dimensions also arise when these problems involve the moral relationships and the issue with regards to things that involve the conscience as part of the decision.

Summary of the Chapter:

- It opened up with the ethical issues and problems that can be encountered on a certain company and the real life examples regarding these problems and then it turned to the developing a typology of ethical issues faced by the business world.

Chapter 2: The Importance of Ethics in Business

"A salesperson earns a customer's trust by being dependable, honest, competent, customer-oriented, and likeable."

- Being ethical and doing the right thing in a business would help a company grow and have a great image amongst its customers thus giving the company an advantage over their own customers. Having the right doctrine would mean that you would have the right practice and that would be very importantly applied to your business operations.

Summary of the Chapter:

- Chapter two focuses on the importance of ethics in business, with an emphasis on the role of trust in the aspect of doing business. Ethics in action and what are the actions that you need to do in order to imply the benefit of ethics in your business.

Chapter 3: Moral Standards

"Moral standards… provide the basis for deciding whether an act is right or wrong. It can be used to defend the moral worth of an act, or they can be used to expose the moral bankruptcy of a decision."

- In business, moral standards would be very important in decision making. The standards that you set would help your company achieve goals and do decisions that can be justifiable by the moral standards and that it can serve as a guide to those who abide by the standards.

Summary of the Chapter:

- In this chapter, a discussion about integrated social contracts theory and moral standards that can be used to evaluate the ethical dimension of decisions was given emphasis. The principles of Consequentialist and Nonconsequentialist are also part of this chapter.

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Business Ethics
Ethical Decision Making and Cases 3rd Edition
By: Ferrell and Fraedrich

Chapter 3: Applying Moral Philosophies to Business Ethics

"Moral philosophies present guidelines for resolving conflicts for optimizing the mutual benefit of people living in groups."

- Moral philosophies serve as a way on how people should act the way they should and how to create a harmonious surrounding around them. It does make an environment more effective in a way that it serves as a footprint that should be followed in order to achieve a certain goal. Creating a moral philosophy should benefit the people who are bound with the philosophy being created and that it should promote the common good of every person within it.

Summary of the Chapter:

This chapter talked about ethical dilemmas, moral philosophy, the perspectives of moral philosophy, teleology, deontology, Relativism, Virtue Ethics, and had some real life situations about applying the moral philosophies to business ethics.

Chapter 6: How the Organization Influences Ethical Decision Making

"…centralized organizations are far more ethical in their behavior compared to that of a decentralized organization…."

- Decentralized organizations are more of like a peer-2-peer relationship, anyone who wants to shout out what they want to say and blame can be done but in a centralized organization, there are rules with regards to authority in the line of responsibilities and that people knows where they stand, what are their limitations and that they are being monitored by the ones above them and that they cannot just blame someone from doing something especially if its higher than their current position.

Summary of the Chapter:

Organizational structures and business ethics as to the differentiation of centralized and decentralized organizations, the roles of corporate culture in

ethical decision making, group dimensions of organizational structure and culture, ethical frameworks, audit for corporate culture, formal, informal groups, and the groups norms. It also talked about how organizational relationships imply in ethical decision making.

Chapter 8: The Role of Opportunity and Conflict

"The marketing of new products often brings business into conflict with society especially when products raise moral issues for certain groups."

- This kind of thing normally happens if something like the church would disagree with your product; a good example would be condom. It's a contraceptive and the church doesn't allow the use of it because it was like going against the words of the Lord that says "Go on leave and multiply." or other certain cases that does conflict other groups that share the same insight and belief.

Summary of the Chapter:

Opportunities and conflicts are being talked on this chapter wherein the knowledge and individual status is being discussed. Personal-organizational, personal – societal, and organizational – societal conflicts are the types of conflicts that are being discussed.

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Business Ethics
By: David Stewart

Chapter 4: Rights and Duties

"The person's reason for acting must be reasons that everyone could act on at least in principle."

- this quote was the universalism's view, it means that a person should act in a fair manner wherein he/she isn't just the one who can do the act, it should be and can be done by others to and that it should land on the principle of a person. If you are to do a certain action, you should think if that action can also be done by others and that it can be accepted by the public if being done.

Summary of the Chapter:

Morality and rights, moral reasoning, the principle of Universally, Respect, and Autonomy was part of the moral reasoning. Rights and Fairness and the morality of the marketplace is also part of this chapter which consist keeping the free market free and a plea for moderation.

Chapter 5: Business and Customers

"Any advertising that takes advantage of individuals does not respect the individual's autonomy."

- Advertising doesn't mean that you tell someone something to take over them and make them a slave of what you advertise, it should be something to inform and give the right knowledge to someone about your product and give them the power to choose whether they'll buy it and accept it or not.

Summary of the Chapter:

Chapter five based its lesson on the business and long-term considerations, the company and the consumers, the criticisms of advertising in terms of misrepresentation, paternalism, manipulation, and taking the unfair advantage over the market. And this chapter also talked about the consumers safety and product liability.

Chapter 8: Why Bad Things Are Done by Good People

"We treat ourselves as impersonal entities who are merely being swept along by forces over which we have no control." by Jean-Paul Sartre

- We as people who live according to our senses and jives with our environment tend to be manipulated and do certain decisions that even we, actually do unconsciously, that would pertain to doing things right or wrong in an involuntary way. It states that some things around us do affect us greatly that even our decisions we're being deviated by those forces around us.

Summary of the Chapter:

This chapter talked about bad behaviors and self-understanding. The Existentialist analysis, patterns of bad faith, the power of abstraction, and bureaucracy and depersonalization. The encouragement of moral behavior is also part of this chapter wherein we make employees moral guardians, reward their ethical behavior and we establish role models for them to follow and learn on.

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Business Ethics 2nd Edition
By Norman E. Bowle
Ronald F. Duska

Chapter 1: My Position and its Duties

        "The role (job) has rights and duties that constitute rules to be followed in order to fulfill the social function of the company."

        - In any given position that you have, a certain responsibility must be followed and addressed. A responsibility or duty should be done by a person and that he or she should abide by the rules bound within the duty that you have whether you like it or not because it was an implied law by accepting the job that you have.

Summary of the Chapter:

        This chapter was about the responsibilities of a person in a certain job, how to justify the role-morality approach which includes deontological ethics and utilitarian ethics. The role conflict and conflicting roles is also tackled which involve the concept of higher morality.

Chapter 2: The Moral Responsibilities of Business

        "The way one resolves conflicts will very much depend on how one views the relationship between business and ethics. "

        - A conflict can be viewed in many dimensions and these conflicts doesn't have just one approach, every person would have a different approach on each conflict that it will encounter and it would also depend on how you view the conflict and ethics. Others might give out certain decision and explanations on how to solve a conflict but then it won't be ethical in its ways or vice versa.

Summary of the Chapter:

        This chapter has this so called the three positions on business and ethics which are the actions, practices, and institutions with its distinctions, another part was the responsibility of business which is to make a profit, the utilitarian defense over certain ethical issues in business and the critique of utilitarian justification of

classical theories, The responsibility of business aside from profit making and its myriad social relations.

Chapter 3: Morality in the Practice of Business

"…unless business adheres to a minimum standard of justice and fairness and gives recognition to the rights of those engaged in the practice of business, business practice becomes impossible."

- Business practice does involve the legal aspects of it. Without adhering to the rules that the law states, it would be really impossible to do business and that people won't be encouraged to work with you because an assurance that their rights would be protected wasn't assured and that their own safety in doing business won't be assured as well. Justice, rights, and other legal matters are very important in a business in order for a business to operate and function correctly.

Summary of the Chapter:

Moral norms presupposed by businesses are being reviewed in this chapter with Kant's deontological theory. The application of the moral presuppositions of business to advertising and hiring is being discussed and what are the affirmative action's that we need to undergo and do.

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Business Ethics: Concepts and Cases 5th Edition
By Manuel G. Velasquez

Chapter 3: The Business System

"A business person's ideology often determines the business decisions he or she makes; through these decisions, the ideology influences the person's behavior."

- Every person has his or her own ideas and own decision making skills. The way you perceive ideas would show what type of person you are and how you would actually do things as you pass through certain decision making problems. Ideas are very artistic in its existence as it was being formed by the thinking of the human mind, thus giving that person an image of whatever the type of idea he or she has that can either be good or bad for the person.

Summary of the Chapter:

This chapter was about the business system with regards to the free market and rights, the utility of free markets, and Marxist criticisms. The free market and rights was taken from John Locke's work, the utility of free markets is from Adam Smith. The mixed economy is also being tackled as part of this chapter.

Chapter 5: Ethics and the Environment

"An ecological ethic is thus an ethic that claims that the welfare of at least some nonhumans is intrinsically valuable and that, because of this intrinsic value, we humans have a duty to respect and preserve them. "

- It only means that we people should also take care of our environment. It was like an implied duty that we need to take care of those around us from which we benefit from. Our nature, our environment are the ones that provide for us therefore we also have the obligation to take care of these things because the depletion of these things would also mean that we would lose raw materials that we will need for our future.

Summary of the Chapter:

On this chapter, the nature was part of the discussion in most parts, the dimensions of pollution and resource depletion, the ethics of pollution, and the ethics of conserving depletable resources. Nature being an important thing for us humans giving us the responsibility to take care of it and how should we act accordingly to what the nature and our environment demands from us.

Chapter 6: Ethics of Consumer Production and Marketing

"The basic moral duty that a business firm owes its customers…is the duty to provide consumers with a product that lives up to those claims that the firm expressly made about the product, which led the customer to enter the contract freely and which formed the customer's understanding concerning what he or she is agreeing to buy."

- By buying a certain product from the firm means that you actually "signed" a contract that says that you abide by the rules of use of the product and that you understand the effects of that product to you once you use it and that you fully accept and agrees at every rule that can be implied to the product that you bought. It also means that any misuse of the product would be your own error and that the company who made the product won't be responsible for any damage that their product made.

Summary of the Chapter:

- This chapter was about the markets and consumer protection, the contract view of business' duties to its consumers, the due care theory, the social costs view of the manufacturer's duties, the ethics of advertisement, and the consumers privacy. This chapter was giving the idea of what responsibilities does the firm have to its market or consumers or the end users by buying their product and using it in various ways.

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Business Ethics:
A Stakeholder and Issues Management Approach 3rd Edition
By: Joseph W. Weiss

Chapter 1: Business Ethics, the Changing Environment, and Stakeholder Management

"Ethical reasoning helps individuals sort through conflicting opinions and information in order to solve moral dilemmas."

- Ethical reasoning would be a good way to sift your way through problems, conflicts or moral dilemmas that can be difficult to solve as it has a framework that can be defended and has a good structure in answering problems with solid defenses that can support your ideology and reasoning.

Summary of the Chapter:

Chapter one was about business ethics and the changing environment, what is business ethics and what is its importance, what are the levels of business ethics, what are the five myths about business ethics, what would be the implications and uses of ethical reasoning in business, and if it is possible to actually teach business ethics and if people can be trained in order to actually have the principles of business ethics.

Chapter 2: Stakeholder and Issues Management Approaches

"The ethical dimension of the stakeholder theory is based on the view that profit maximization is constrained by justice, that regard for individual rights should be extended to all constituencies that have a stake in the affairs of a business, and that organizations are not simple or only "economic" in nature but can and do act in socially responsible ways as members of communities. "

- By abiding to the legal aspects of a business, additional costs would be implied to the company thus reducing the return of investment that can be produced. Though it won't be ethical not to do those things, profit maximization isn't actually constrained by ethical rules and regulations because these ethical theories make the business have a stronger foundation so it won't be turned down easily as it encounters bigger problems.

Summary of the Chapter:

This chapter argues in the point of why should the business use a stakeholder management approach for business ethics, what is the real meaning of stakeholder management approach, the relationship of stakeholder approach and ethical reasoning, the moral responsibilities of functional area professionals, the three issues management approach, and the two crisis management approach.

Chapter 3: Ethical Principles, Quick Tests, and Decision-making Guidelines

"Ethical standards used in a person's reasoning should be consistent. When inconsistencies among a person's ethical standard in an argument or decision is discovered, one or more of the standards must be modified."

- Consistencies is a must because it would be harder to picture out what a person would be trying to say if he or she is always changing what he or she is supposed to say or what are the areas that he or she would want to clear out. Others might say that they don't agree with these things but then might change the next time you talk and say that they agree and that would be very hard to take care of.

Summary of the Chapter:

This chapter teaches us on how to create decision criteria's for ethical reasoning. It also talked about ethical relativism as a self-interest approach, utilitarianism as a consequentialist approach, universalism as a deontological approach, the rights as an entitlement-based approach, justice, its procedures, compensation, and retribution, immoral, amoral, and moral management, four social responsibility roles, individual ethical decision-making styles, quick ethical tests, and concluding comments.

| Reynaldo Marisagan   John Carlo Ong | ITETHICS | January 22, 2008 |
| Jann Michael Babiera   David Garcia | | |

Pirates	Company
1. Ethan would take over the office and soon enough he'd start taking over the computer network companies Commandment 3, thou shall not snoop around in other people's computer files.	1. Media Defender created dummy site MIVI to capture those who will upload files Commandment 5, Thou shalt not use a computer to bear false witness.
2. Figured out how to read media defenders email Commandment 3, thou shall not snoop around in others people's computer file. Commandment 7, thou shall not use other people's computer resources without authorization or proper compensation.	2. Tricks to sabotage downloader including planting booby trapped versions of songs and movies commandment 2, Thou shall not interfere with other people's computer work;
3. Listen to its phone calls Commandment 2, Thou shall not interfere with other people's computer work. Thou shall not snoop around in other people's computer files.	3. Trace people who upload films so they can sue them Commandment 6, Thou shalt not copy or use proprietary software for which you have not paid.
4. Access just about any of the companies computer Commandment 3, thou shall not snoop around in others people's computer file. Commandment 7, thou shall not use other people's computer resources without authorization or proper compensation.	4. Media defender had created code specifically for hacking into pirates system. Commandment 2, Thou shalt not interfere with other people's computer work. Commandment 3, Thou shalt not snoop around in other people's computer files.
5. Uncovered salaries of the top engineers as well as names and contact information According to Commandment 2, thou shall not interfere with other people's computer work. According to Commandment 3, thou shall not snoop around in others people's computer file.	5. Hiring a Hacker to obtain internal documents Commandment 1,Thou shall not use a computer to harm other people
6. Firms pirate fighting software works commandment 8Thou shalt not appropriate other people's intellectual output Commandment 6, Thou shalt not use other people's computer resources without	6. Trace people uploading music so that the trade groups can sue them Commandment 1,Thou shall not use a computer to harm other people According to Commandment 3, thou shall not

authorization or proper compensation. Commandment 7, Thou shalt not use other people's computer resources without authorization or proper compensation.	oop around in others people's computer file.
7. "These guys are not right, I'm going to destroy them." Says Ethan Commandment 9, thou shall think about the social consequence of the program you are writing or the system you are designing. Commandment 1,Thou shall not use a computer to harm other people	7. Upload a torrent vital file that coordinates he download process Commandment 1,Thou shall not use a computer to harm other people
8. P2p tracks were downloaded became individuals wanted to hear songs before buying it. Commandment 7, Thou shall not use other people's computer resources without authorization or proper compensation.	8. Created code specifically for hacking into the pirate bays system Commandment 1,Thou shall not use a computer to harm other people
9. The practice of using false pretense to get personal information about someone Thou shall not use a computer to bear false witness. Commandment 1,Thou shall not use a computer to harm other people	9. M.P.A.A. filed a law suit against several websites in 2006. Commandment 4. Thou shall not use a computer to steal. These websites were sued for stealing other's property. Commandment 6. Thou shall not copy or use proprietary software for which you have not paid. These websites did not have any permission from the other websites.
10. Ethan put a link at Digg that led the bloggers accused the company for running a honey pot to trap pirates who were uploading a protected content Commandment 3, thou shall not snoop around in others people's computer file. Commandment 2, thou shall not interfere with other people's computer work. Commandment 9, thou shall think about the social consequence of the program you are writing or the system you are designing.	10. MediaDefender made some tricks to sabotage Pirate Bay, like putting booby trapped version of songs and films that frustrate the down loaders Commandment 9, thou shall think about the social consequence of the program you are writing or the system you are designing.

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The Andhra Pradesh e-Governance Story's

"…to adjust from an institution-centric system to a citizen-centric system…."

This indeed is such a great idea from Andhra as this can make the citizens realize their purpose as a citizen thus making them more interactive within the works of the government and giving them more knowledge about what they should do and what's happening around them.

QUESTION: Can this change happen here in the Philippines?

As we can see, we have an advantage over the people who live there because most of the Filipino's are literate and exposed to new technology in terms of communication such as mobile phones and internet connection. E-commerce and other related business is already running here in our country. The people who will encounter a new type of automated system wouldn't be that surprised on how it operates or how it will be used because we are exposed to the new technology that the world produces.

Implementing a new type of government might be an issue to Filipino's because most of the people tend to put their arms on the "nakasanayan" which in-turn hinders us from accepting change and implementing change. This e-governance can give the Philippines a competitive advantage over the other countries but then, every citizen should cooperate and contribute to the change that our government would want to imply.

The culture of the Filipino is one good help to implement this type of governance in terms of "pagkakaisa" because we all know that in times where we really need and want to change the face of history, we can do it and we do it, a very good example would be EDSA revolution. Change is only the beginning but if people could make a good startup, this kind of governance can be implemented here in our country and this can also help change the image of the Philippines to the other countries.

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Casas Bahia
Fulfilling a Dream

"The culture and philosophy are important to the continued success of Casas Bahia"

- The culture is very important as the management of Casas Bahia controls and maintains the right culture that needs to be within the company. This is also the reason why Samuel Klein, one of the four Klein family members who have the sole authority to sign checks, is adamant about not selling a stake to outside investors because he believes that "Partners boss you around".

Philosophy on the other hand is needed to be maintained because temptations will always be there for the company to change its philosophy and not follow the vision and the mission of the company thus making them unworthy of handling the system of Casas Bahia.

QUESTION: If you are to implement something like Casas Bahia in the Philippines, how would you go about it?

- Sequential would be the right term in approaching the Casas Bahia's system or implementing it. What do I mean by sequential? It means that I would want to take it step by step before taking the system into its full implementation. Doing it part by part and taking corrective actions from every error that can be encountered. Risks mitigation is also very important as because this can be very risky in terms of profitability. Returns are not to be expected so much because it can also lead to frustrations and loosing of hope for the company.

Studies and statistic reviews should be done in order for us to also know the probability that this system would work here in the Philippines and a handful of sponsors would also be good to start with. Public volunteering in helping for the implementation is also a great idea for the implementation to have a more success rate and that we as the implementers won't handle the burden ourselves.

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Professional ethics, codes of conduct, and moral responsibility

Answer in #1:

Being responsible; Honesty; Rejection of Bribery; Social-welfare; Avoiding of harm; Trustworthiness; No discrimination; Respect for property.

These are some virtues that can be seen in the codes of ethics of the two companies however, there are certain shortcomings from these ethical codes such as too much of an aspiration implied to the user of the code that made the person frustrated because of his/her shortcomings in terms of work. Sometimes, the jobs of the employees are being overlooked giving the managers a bad impression to the employees.

The advantage of having these ethical codes was that, it'll be able to motivate the members of the organization to behave in certain ways that the company wants them to be. These codes serve as an inspiration, a guide, education and discipline as well. Without these codes, other members of the organization would not have the idea on how they should act properly within the organization. Diverse culture means a different attitude, that's why we need to establish a certain type of behavior in an organization for it to have a good relationship with one another.

Answer in #2:

YES. The part where it is said that computer professional would encounter lots of problems that needs the codes in order for them to create whistle-blowing decisions. Computer professionals are also bound by codes that talk about their behavior and the way on how they should do things as professionals.

Answer in #3:

I would still pursue not to take this project even if it means that my whole career in the XYZ Corp. would end. Why? Well, achieving what I had achieved in the XYZ Corp. only means that I can achieve that in another company if I do what I need to do. Besides, If I' m really fully respected by the people around me, why should I be scared of taking off the company, it'll only show that you've established some good connections that can help you regain a job or get a new one even if you've lost the first one.

Answer in #4:

Being the head of the programming team, I would give a suggestion that the major areas of bugs that can greatly affect the program are the one that should be fixed within the remaining period of time and then, give the users of the system information that the system won't be fully free of bugs and that the remaining little bugs in the system should be fixed as soon as possible. It is better for the users to be aware of the bugs rather than getting surprised that a certain bug would appear so that the users can do preventive actions in order to mitigate the risk that can be encountered in using the system that we will release.

Answer in #5:

The effect would be is that others might think that these IT-people are so arrogant and that we can actually deviate the rules implemented by the organization but then looking at it deeply, it isn't what we IT-people are trying to do, we are just doing what we think and what can manage the risks and what can reduce the amount of costs and problems that can be undergone by our organization. The rules that the computer professionals should use would be the rules that our own organization tells us to use and the ethical codes that we have as computer professionals.

LOZADA's CASE:

Is it right for Lozada to whistle-blow? Justify your answer using the *de georges* criteria..

No it isn't. Based on the de georges criterias, he hasn't met the first 3 criteria's, the 3rd one which is "… have received no satisfaction from their immediate supervisors…" was not satisfied as they have received a lot already and that they are not being trampled and being underpaid. Another thing was that, documentation is not present or being created stating how it will harm the public and what are the other possibilities that this certain action can harm a lot of people. If all of the criteria's are being met then it will be okay for Lozada to do the whistle-blowing but then it hasn't.

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CEMEX Case Study Guide Questions:

1. How did CEMEX fundamentally change the way it conducted its business?
   - CEMEX improved profitability by efficient operations. They shifted from selling products to selling complete solutions. With this kind of strategy, CEMEX has established a very strong brand and has managed to translate it into extraordinary profits from a commodity-driven business.

2. How does information systems contribute to CEMEX' competitive advantage?
   - Continued innovation
   - High level of commitment to customer and service satisfaction is being achieved
   - Post merger integration expertise
   - Digital evolution: Efficient production, distribution, and delivery process through sophisticated information systems
   - Ability to identify high-growth market opportunities in developing economies with the use of information systems

3. What is social capital? How does CEMEX build social capital?
   - Social capital refers to the connections within and between social networks. It was being established by CEMEX through their Patrimonio Hoy system which enables poor people to pay for services and building materials to upgrade their homes. This was established through that system because they made a connection from different types and classes of people and created a bigger connection that made them build their social capital.

4. How is the low-income savings characteristics of Mexican society characterized?
   - The Mexican society with low-income savings doesn't have access to any government subsidies or grants, and they doesn't have any access to banks and credit lines therefore they formed "tandas" or "pools" by establishing connections from their neighbors, friends, and relatives. The problem with this system is that it was so big that the management wasn't really successful which caused a lot of problems and made a lot of people to abandon this system and find other ways in acquiring money.

5. How are the enterpreneurial characteristics of the women in Mexican society tied to the CEMEX BOP strategy?
   - Women are the key driver of saving in families. The women are the ones that actively participate in the "tanda" system. The research conducted by the Patrimonio Hoy showed that those women who participate in the tanda that save up money use the money saved for constructing their homes for their families. In general for the Mexican society, it is the women who manage the expenses for their families.

6. What did the CEMEX initial market research in Guadalajara discover?
   - They discovered that for every 100 pesos that were being spent on construction raw material, 52 pesos were spent just for the cement. A possibility of growth for CEMEX was then being found here in Guadalajara.

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

   - The socios are the actual customers who enroll in the Patrimonio Hoy. They form a small group of 3 people in order for them be enforced easily in payment discipline and for them to have stronger relationships with each other for helping each other out in case of emergency.

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

   - They decided to position their selves as a complete solutions provider for them to tap into the huge low-income market and besides, if they try to sell just cement, it wouldn't take too long before the competitors to enter the arena.

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

   - By having a high social capital, the economic capital would be balanced with it thus helping the system obtain a certain amount that would exceed the expected income and give them more profit.

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

    - a) They contribute by building the social capital for Patrimonio Hoy, they are the ones who identify the prospective customers for the system.
    - b) It reduced the cost of Patrimonio Hoy as high as 30 percent, and the reduction time reached as high as 60 to 70 percent.
    - c) It has given the best supply for Patrimonio Hoy and it always has the available materials that the Patrimonio Hoy needs whenever they ask something.
    - d) The continuous push-pull of both supplies and the demand within the system has made them get a better average margin than the usual however, the continuous demand made the margin a little higher but it's because the normal rate of demand was already high.

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

    - patrimonio means savings/property. Profitability is ofcourse still a part of a business, property is one of the most important because they consider those who need and they market their product in a way that most fits the chosen market.

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

    - They can do it by adjusting minimally and still maintain the same quality that they offer to their market. They can also automate some processes to reduce employee costs.

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

    - It has made the socios to be in tact with the system and do business with them without thinking about the changes that might occur in the coming years or months as the budgeted money won't be enough.

14. Intuitively, doing with business with a low income group would be riskier than traditional lending models but it is profitable for Patrimonio Hoy. Why?
- Having a very large amount of social capital and offering a low price, it would still come up that by gathering every single peso that you can profit, it'll be more enough to give you the ROI that you need.

15. What is the role of peer/community pressure in the Patrimonio Hoy lending model?
- The weekly payment per group was the only thing that they need to do and if one fails to pay, the group would them pay a fine of 50% per late socio.

16. How has Patrimonio Hoy changed the consumer behavior in Mexico?
- it has changed the way consumers think about how they can purchase with their low income. It made the people think that even with their low income rate, they can be part of a bigger industry and increase their state of living by acquiring commodities.

17. What are the challengs of the Patrimonio Hoy program?
-Customer retention is one huge problem of Patrimonio Hoy, mostly, the percentage that the customer would come back after their house has been done was almost in 100 percent which is bad.

18. What does Construmex take advantage of the existing remittance market between U.S.A and Mexico?
- Both of them take advantage over their distributors for their program.

19. CEMEX Philippines is exploring the possibility of replicating the Patrimonio Hoy system in the Philippines. What are the parallels between the Mexican and the Philippine market?
- There are a lot of low-income types of people who are here in the Philippines which is the same as those who are in Mexico.

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

- Customer Relation Management System
- Human resource Management System
- Accounting System
- Sales and Inventory System
- Requisition and retailing system
- Mobile transaction
- Document Management System.
- Web-Based Business (E-Commerce)
- Enterprise Management System
- Transaction Processing System
- Decision Support System

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ANNAPURNA SALT CASE STUDY

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

- they serve as an interface between people meaning they bridge the gap between the rich and the poor. Yes I agree. Because they are the ones that helps out the poor people for them to be able to reach out what are their needs and wants.

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?

- Yes I agree. It can definitely be applicable to the Philippines. Why? Because here in the Philippines, people tend to judge the a certain product according to its popularity and its brand name, most of the basic necessities are called not from its generic name but from its brand name like "safe guard" but the truth is the person saying it means "soap".

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

- the K15 technology is a great discovery that keeps the iodine in-tact from the salt itself keeping the iodine within the salt despite the effects of the external environment. This breakthrough is great because it definitely suites the need on how to keep the iodine from the salt.

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

- The difficulty lies on the brand names that confuse the consumers like the "Captain Hook" which actually is an imitation of the original "Captain Cook" and "Tota Salt" for "Tata Salt".

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

- He said that "the number of re-launches is not too frequent in this market" which means, they remain to be the strongest name in the market and that they always gain a market share with each launch.

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

- The nature of the "differentiator" would be the difference in the iodized-salt platform as they would make the iodine level stay as high as possible even if the salt was being stored in the storage area.

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

- It gained great results and even received awards from different organizations adhering their advertisement and immediate recollection of the advertisement's message was 90% as stated here in the paper.

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

- Rail Transportation. Rake-sized rail carriages are the ones that carry-on the salts. Salt Buffer Depot is also added to the process of delivering the salts before it reaches the wholesaler and retailers area.

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

- It is an entrepreneur development training to operate as rural direct-to-home sales force. Its goals are to create incomes for people at the bottom of the pyramid and for HLL to also gain profit.

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

- it would be inefficient because it consumes a lot of time and it won't be appropriate for delivery and ordering.

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?

- No. Because women can create a more sustainable relationship with other people and can handle more in terms of public relations. And women can be of lower risk than that of the men in terms of negative insights and doings in business.

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

- an IT-based version of Shakti. I'd probably create an online interaction between the seller and the buyers to eliminate the time consumed in going door-to-door just for transactions.

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?

Yes. Because their market would be a great catch. I would create a better and improved way on how to catch the market's attention and pull them out from HLL.

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

- Yes. Because this technology is their competitive advantage over their competitors but then they can distribute its secret and gain an income from the users of their technology.

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?

- Yes. Difficulties as such in terms of handling the people that would participate would be a problem and the choosing of right people to participate would also be another problem.

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CyberSpace Law for Non-Lawyers

1. By doing something that implicates copyright law like buying software and e-mailing it to five people, is it already fully illegal?
   - No it's not. The vagueness of copyright in cyberspace is distorted in a way that you can't really trace exactly and pinpoint that what you are doing might be against the law of copyright.

2. How do you obtain a copyright?
    - the mere fact that you write down something from your own thoughts and that it's not extremely short and that it's purely from you then a copyright was then applied to that writing.

3. Why does the copyright owner allow copying of their work in cyberspace?
    - Others allow their work to be copied because of FAIR USES and the IMPLIED LICENSES that your work can be copied for fair usage.

4. How can you say that a copyrighted work is being copied?
    - If it covers copies of less than the whole thing. Paraphrases are taken (too close to be the same). Manual and mechanical copies are included.

5. If you copy FACTS from someone else's work, is it considered copying for copyright purposes? Why?
    - No. Because facts that are being posted by some discoverer was originally for the public thus making it available for everyone and no one is accountable for having that information to be copying something from a copyrighted work.

6. What is an IMPLIED LICENSE?
    - it is a license bundled with your work that gives other people the right to access your data and for them to have a license to quote your work.

7. If most of your answers on the given questions is YES, does that mean that your usage of a certain copy legal? Why YES/NO?
    - No. It still depends on how you use the copy that you gathered. If it is of fair usage then it would be legal but if not, it'll be the other way around.

8. Give a certain situation that gives the use of a certain copy a FAIR use and explain.
    - If you use the copy for systematic news reporting, critical commentary, or parody, that would be a fair usage on your side because you won't be using it for claiming the work as your own.

9. What is the threat that can be imposed by the NONCOMMERCIAL copying?
    - It can be done in a widespread manner thus giving threats to advertising revenues and other profit commercial oriented things.

10. Choose one of the five situations then explain your own view.
    - you key in an article from a paper magazine that doesn't have a website and post it to a news group. I would say that it won't be that unfair because I was helping that company to have their article be posted on the net but that is if I placed my reference with it. It would be unfair if I claim it to be mine.

11. Who is the one that should be liable in infringement if someone posted a copyrighted item in a site and it was being sued by the original author for having an illegal post on their site? Why?

- The one who posted should be liable but then the site would also be liable because the service that they provide would be the reason why that kind of infringement was being done.

12. What are the two kinds of privacy?
    - Informational Privacy and the second privacy was not named but then it was the type of privacy that we can say to be personal like the letters that you wrote for a certain person, the amount of money on your wallet and other things.

13. Do you have a proper control over your informational privacy? Defend your answer.
    - Not that much. Most of our information we're given to our schools, company, and other firms that has the power to look over that information and make use of.

14. What would be your stand on the 2nd case? Give some insights.
    - it would be a good way to discover who are the pornography users but then taking into consideration the privacy of those users, they shouldn't have posted the names of those people in the net, an individual e-mail would do to notify the people that they should not access those sites so that their privacy won't be trampled.

15. Wire-tapping, is it right or wrong? Why?
    - Wrong. The right of the person to talk to a peer privately should be respected and should never be done not unless there is a proof that they should tap because of criminal-acts and they need to take action.

16. "Reasonableness was to be an objective test", do you agree? Why?
    -Yes. Because there will always be a reason why a certain action was done that's why reasonableness should be taken into consideration.

17. Do you believe that you've already given out to public the number that you dialed on your phone therefore anyone who wants to use it can use it?
    - No! The telephone company has the obligation to protect that information and not give it out to anyone who wants to access that information.

18. Is interception ethical in its use? Why?
    - No if it was used to just know certain information without the right usage of the information but yes it is if it was used for the betterment of the society like criminal-act based actions.

19. Should every message sent be intercepted? Why?
    - If it would be for anti-spam and other protection reasons, yes, it should be.

20. Are you doing an illegal act if you access an unauthorized accessing item even without doing any harm?

- Yes. Because the fact that you entered in an unauthorized area means that you violated a law but for some weird reason, it was accidental, you might get away from the harm of illegal action.

21. How can encryption affect the society? Is it for the good or bad?
- Encryption can be used for the bad or the good. It will only depend on the user of the encryption system. Other criminal-actions can be done through this technology but it can also be controlled by having the right security measures needed.

22. What is the difference of Anonymity and Pseudonymity?
- Pseudonymity means that you have an identity on the net without using your real name and the people know that pseudonym with its own identity and thinking and not the real you. Anonymity on the other hand is being an unknown person that shares something like information and it isn't associated with any character of its own.

23. Should anonymity be banned or not? Explain you side.
- No. Because other people just don't really want their identity to be known therefore they make themselves anonymous so that their identity can be protected.

Who is Lawrence Lessig?

- Lawrence Lessig is a prominent figure in the field of cyber law. He is a professor of law at Stanford Law School and he is also the founder and one of its co-directors of the school's Center for Internet and Society. He is the originator as well as the CEO of the Creative Commons and a board member of the Electronic Frontier Foundation and the Software Freedom Law Center. One of Lessig's expertises is Intellectual Property which includes patents, trademarks and copyright.

What is Creative Commons?

- Creative Commons is a non-profit organization which is available for people to legally reuse or share the work of others. The Creative Commons can be used to change copyright terms making only certain rights restricted.

Who is Bruce Schneier?

- Bruce Schneier is a well renowned security technologist and author concerning computer security and cryptography. Schneier is the Founder and the Chief Technical Officer of BT Counterpane formerly known as Counterpane Internet Security, Inc., which is known as the world's leading protector of network information.

What is the Advanced Encryption Standard?

- The AES also known as Rijndael is a block cipher adopted as an encryption algorithm used for securing sensitive but unspecified material by the U.S. Government agencies.

What is PGP?

- PGP also known as Pretty Good Privacy was originally created by Philip Zimmerman in 1991. The program is frequently used for signing, encrypting and decrypting e-mails to increase consistency for e-mail communications. Basically PGP is a computer program with the intent to provide cryptographic privacy and authentication.

Who is Phil Zimmerman?

- Philip R. Zimmermann is the creator of PGP. He is also a member at the Stanford Law School's Center for the Internet and Society. Zimmerman was a primary designer of the cryptographic key agreement protocol for the Wireless USB standard. His most recent development is the Zfone, which basically gives secure telephony for the internet.

Cryptogram news letter

- Should we consider security as something that outweighs privacy in order for it to take advantage over it? Explain your answer.

No. Considering these two things, they aren't like a seesaw wherein you outweigh the other one to compensate the other side; there should be a distinction and a balance between the two of them. It's the same as having an alarm system on your home while maintaining a high fence with pointed tips; sure it looks like a paranoia but then it was both for your privacy and security.

David Lemuel E. Garcia   IT-ETHICS

10564721   BS-IM

Hindustan Lever Limited Case Study

1. What is the innovation that HLL introduced in the area of diarrheal disease prevention?
        - Innovative methods of marketing. The common consumer good which is soap was being marketed and distributed throughout India in order to fight the problem with regards to diarrhea.

2. Why is handwashing an excellent preventive measure against diarrheal disease?
        - Research shows that 48% of diarrhea attacks can be prevented by hand washing. Washing of hands can also reduce the spread of ARIs.

3. Why is an MNC in the best position to influence behavioral change in combating diarrheal disease?
        - because MNC is the large, fast moving consumer goods company in India that has a deep experience in conducting and analyzing consumer research to identify behaviors and trigger points for behavioral change that needs to be implied to the Indian people because by merely doing a hand wash for them was a big behavioral change already.

4. According to Yuri Jain of HLL, what is the connection between diarrheal disease prevention and HLL products?
        -She states that almost everything in India is done by hands; cooking or eating, no fork nor knives were being used there so it normally is the hands that carry out the diarrheal

pathogens to the people. The HLL products could be a great help in sanitizing and keeping the people away from those types of diseases.

5. According to Harpreet Singh Tibb, what is the connection for HLL between economy, beauty and health?
        - They are the ones that provide those needs to the people.

6. What was the impact of the Central American Handwashing Initiative to its beneficiairies?
        - A 30% increase in hygienic handwashing behavior in mothers was being seen as a change in the behavior of the people.

7. What was the reason for Dr. Vedana Shiva's opposition to the PPP? Is it justified?
        - Dr. Vedana said that the PPP's scale of operation would be too much and that it won't be a success to operate on that scale. Yes it is.

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?
        - I would probably take the opportunity the PPP was doing and then take advantage over the people's knowledge that was given to them by PPP to lessen the cost in creating educational marketing strategies about the uses of soap and then just go into the selling part and a little marketing about my product.

9. How did Lifebuoy re-brand itself? Do you agree with HLL Chairman Marvinder Sing Banga's decision? Why?
        - They rebranded their self by leveraging the historical brand platform of health by trying soap usage to the eradication of family health problems. Yes I agree, because if they won't change their theme, other brands might go up against the competition eating up the market of the Lifebuoy and its reputation.

10. What is Chairman Banga's approach to costing Lifebuoy? Do you agree with this approach?
        - It should be affordable to the masses; it was created to be a low-cost, mass-market soap. Yes I agree.

11. What is the key to sustained community behavioral change according to Harpreet Singh Tibb?
        - A program that would be low-cost, scalable, and sustainable, that could reach out to multiple contacts.

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

- Yes, I think it will, because here in the Philippines, students are more open to learning new things and telling those that they learned to their peers and relatives giving other people the idea about what the marketers told the students.

13. What is the Lifebuoy Swasthya Cheetna's process for creating behavioral change?
- Exposures. The three types of exposures first would be initiation and information, next would be the Large-scale propagation, then lastly the reinforcement and preparing 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?
- Yes we can but it would be a loss of opportunity if we remove a certain process and addition would be not so necessary. Yes it would work because most of the masses depend also on these kinds of things and events.

15. Explain the germ-glow demonstration. Do you think it was effective? Are there any alternatives?
- They showed the people that invisible germs exist and can be eliminated through the use of soap. Yes! This would be the best thing to do because in this matter, others would really realize and see for themselves that those germs really exist.

16. How did you think the Swasthya Cheetna program impact HLL? Was it a success?
- HLL company has made a great opportunity of telling to the people that what their selling was very important to everyone. Yes it is.

17. How can wealthier Indian populations benefit from the health and hygiene messages?
- Education about the germs and other things about health would be beneficial from them and that they would also be more hygienic than ever.

18. Is the PPP scalable? What about the Swatshya Cheetna program?
- Not that much. Swatshya Cheetna program is scalable.

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

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

- because the scale of PPP was so much that it can't be managed very well and that it's a bit old-school in its ways.

David Lemuel E. Garcia
10564721   BS-IM

Barack Obama

1. Who is Barack Obama?

- Born with a Kenyan Father and an American mother. Obama received his Bachelor of Arts degree from Columbia in 1983, then worked at Business International Corporation and New York Public Interest Research Group before moving to Chicago in 1985 to take a job as a community organizer. Obama's first book, Dreams from My Father: A Story of Race and Inheritance, was published before his first run for political office. In it he recalls his childhood in Honolulu and Jakarta, college years in Los Angeles and New York City, and his employment as a community organizer in Chicago in the 1980s.

2. Remarks of Senator Barack Obama: 'A More Perfect Union'
http://my.barackobama.com/page/content/hisownwords

Philadelphia, PA | March 18, 2008

As Prepared for Delivery

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

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

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

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

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

This was one of the tasks we set forth at the beginning of this campaign - to continue the long march of those who came before us, a march for a more just, more equal, more free, more caring and more prosperous America. I chose to run for the presidency at this moment in history because I believe deeply that we cannot solve the challenges of our time unless we solve them together - unless we perfect our union by understanding that we may have different stories, but we hold common hopes; that we may not look the same and we may not have come from the same place, but we all want to move in the same direction - towards a better future for 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 the 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 Barack Obama disown his pastor, Rev. Jeremiah Wright?

- Being with someone for more than 20 years and being a mentor would really mean a lot and that might be the reason why Obama can't just leave his pastor. Learning from the teachings of someone for a very long time would mean a lot to yourself and it can't be denied that it would be easy for you to leave it the way you want it in an instant.

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

-The British, who were extending their dominion in India, and whose trade with China in the second half of the 18th century was expanding, saw the need for a port of call in this region to refit, revitalise and protect their merchant fleet, as well as to forestall any advance by the Dutch in the East Indies. As a result, they established trading posts in Penang (1786) and Singapore (1819), and captured Malacca from the Dutch (1795).

In late l818, Lord Hastings, Governor-General of India, gave tacit approval to Sir Stamford Raffles, Lieutenant-Governor of Bencoolen, to establish a trading station at the southern tip of the

1. A Javanese poem written in 1365 by Prapanca. It is considered the most important work of the vernacular literature developed during the Majapahit era. The poem venerates King Hayam Wuruk (reigned 1350-1389) and gives a detailed account of life in his kingdom.

Malay Peninsula. On 29 January 1819, Raffles landed on the island of Singapore after having surveyed other nearby islands. The next day, he concluded a preliminary treaty with Temenggong Abdu'r Rahman to set up a trading post here. On 6 February 1819, a formal treaty was concluded with Sultan Hussein of Johor and the Temenggong, the de jure and defacto rulers of Singapore respectively.

Singapore proved to be a prized settlement. By 1820, it was earning revenue, and three years later, its trade surpassed that of Penang. In 1824, Singapore's status as a British possession was formalized by two new treaties. The first was the Anglo-Dutch Treaty of March 1824, by which the Dutch withdrew all objections to the British occupation of Singapore. The second treaty was made with Sultan Hussein and Temenggong Abdu'r Rahman in August, by which the two owners ceded the island out right to the British in return for increased cash payments and pensions.

     - In a way I agree with them because they do have their own decision and that they wanted to be separated and have their own culture as opposed to the Singaporeans.

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Jaipur Foot

1. What is the innovation of Jaipur Foot?
        - Selling prosthetic feet and lower limbs to people who can't afford to buy one that has a high price.

2. What is the business of Jaipur Foot?
        - They manufacture and sell prosthetic feet which are handmade and can be bought at a very low price.

3. Who are the main beneficiaries of Jaipur Foot's products?
        - Those people who are amputees and can't afford to buy prosthetics for themselves.

4. Why is Afghanistan one of the markets of Jaipur Foot?
        - Crippled people are very much seen on this country because of the wars that are happening on that country and that horrible incidents really do happen there.

5. How does Jaipur Foot's product pricing compare with the West?
        - Their pricing was really very low compared to the western pricing but giving out almost the same quality as the high priced western products.

6. What is the Gait Cycle?
        - The rhythmic alternating movements of the two lower extremities which results to the forward movement of the body or simply called as the way we actually walk.

7. How was the first Jaipur Foot artificial limb developed?
        - The first jaipur foot was not flexible enough to give the person a sense of normal movement thus giving the manufacturers the idea of recreating jaipur foot into a more flexible type of prosthetic.

8. What are the design considerations in the Jaipur Foot Design Process?
	- Squats, cross-legged sitting, uneven ground walking, and bare foot walking should be the things that can be done while using the jaipur foot.

9. What are the constraints in the development for Jaipur Foot?
	- The poverty of the market that they have, the lifestyle of the people that would need their product, and the number of trained people that produce their product.

10. How can you compare the raw materials for Jaipur Foot vs. other products?
	- Their raw materials are available locally and that scarcity in the materials that they use is low in the risk of happening.

11. Explain a typical fitting day for a Jaipur Foot? How does it compare with the West?
	- The fitting day would last for a day and that every patient was treated nicely with a free meal and an accommodation for every patient's family while on the west side, people should do some scheduling and the treatments don't even have a free meal.

12. What is the BMVSS? How does Jaipur Foot conduct community outreach?
	- BMVSS is an organization that helped jaipur foot to reach out to amputees and learn about their product thus giving them the opportunity to increase their sales in a very huge number compared to how they started.

13. Compare Jaipur Foot with Ossur - which one is more competitive? Why?
	- Administration would be great with Ossur however, Jaipur Foot does need to produce and invest more on the manufacturing as it caters to those who are in the BOP and being competitive on that part was to be able to cater to as much people as you can to give them the help that they need.

14. Is the Jaipur Foot model scalable? Explain.
	- Yes it is. Their success would show that even if they moved out to several locations, the management and their monitoring of each and every team was still in tact and they made their sales go up.

15. What is the significance of Jaipur Foot's cooperation with ISRO?
	- The reduction of cost to the manufacturing of Jaipur Foot was helped by ISRO and the reduction of weight of the product also increased the products value and quality.

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The Voxiva Story

1. What is the innovation of Voxiva?
        - Controlling the threat of infectious diseases by doing early detection, outbreaks, and immediate response.

2. What are the 3 ingredients of an effective system of disease surveillance and response?
        - 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?
        - Most projects were deployed on a pilot basis and were fundamentally not scalable. Projects where overwhelmingly focused on connectivity. There was too much focus on the internet and computers as a solution.

4. What is Meyer's observations regarding the use of telephones worldwide?
        - People were ignoring the fact that there are a lot more telephones in the world and deduced that telephones are a much more accessible, practical tool for most people in the world.

5. What was the problem that Voxiva was originally designed to solve?
        - They used to deliver practical technology solutions to important problems in the developing world.

6. What are Alerta Pilot's benefits?
        - it is intuitive to use and accessible even from very remote regions in peru. It allows for quicker, better informed decision-making by health authorities and better allocation of scarce resources. It fosters better data quality because data is entered directly by users in the field and validated at the source. It allows for rapid feedback of information to the field and can be used to reinforce the skills and knowledge of health workers in the field.

7. How can Voxiva help eradicate diseases?

-Voxiva helps eradicate diseases by early safety such as vaccination.

8. How can Voxiva be used for bioterrorism preparedness?

- A quick and easy way of removing and creating cure for diseases can be made easily by them.

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

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

10. What are some of Voxiva's challenges?

- Ensure that its capacity to win new business does not outpace it's ability to deliver quality services. Focus on key opportunities avoiding distraction. Deall with the challenges and long sales cycles of selling services to governments 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's said that diversity should be treated fairly and we should learn on how to cope with diversity. The creation of different methods are done and improved the company's processes.

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

- Yes. AIDS would be the target because this kind of disease can also be seen in a lot of Filipino people specially those who are on the streets.

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ITC e-Choupal Story:
Profitable Rural Transformation

1. What is the innovation of the e-Choupal?
        - e-Choupal's information centers link to the internet, represent an approach to seamlessly connect subsistence farmers with large firms, current agricultural research and global markets.

2. Discuss the paradox of Indian Agriculture?
        - Agriculture is vital to India, It contributes to 23% of the gross domestic product, feeds a billion people, and employs 66% of the workforce.

3. Why is soya an important innovation in the Indian oilseed complex?
        - Because of its low oil content, soya-oil extraction is done almost exclusively by solvent extraction process.

4. Describe the marketing processs before the introduction of e-Choupal.
        - The farmers traditionally keep a small amount for their personal consumption and get the produce processed in a small-scale job-shop crushing-plant called a ghani.

5. Why is the mandi not an optimal procurement channel?
        - The real sources of inefficiency are the price and quality distortions caused by the agents strangehold on the market and ITC's distance from the farmer.

6. What were the advantages of ITC's competitors? How did ITC address them?
        - Horizontal spread was addressed though customer relationship management, vertical presence, old and family-owned, risk management and other advantages were addressed by systematically deploying IT to their business.

7. How did ITC "re-engineer as opposed to reconstruct"?
        -Avoid reinventing the wheel in areas where ITC would not be able to add value through its presence and co-opts members of the rural landscape, thereby

making their expertise available to ITC and foreclosing the same from ITC's competition.

8. How did ITC "address the whole, not just a part"?
- The village trader services the spectrum of the farmer's needs. He is a centralized provider of cash, seeds, fertilizers, pesticides, and marketing. Two competitive benefits where being enjoyed by the trader in doing this.

9. Was it wise for ITC to install an IT-driven solution where most people would not?
- Yes. Because delivery of real-time information was independent from the transaction and facilitation of collaboration among the many parties required to fulfill the farmer's needs are being addressed.

10. Why does the ITC insist that the sanchalaks NOT give up farming?
- Because of trust, and other things like ITC did not have to invest in building and securing physical infrastructure, sanchalaks are trained in computer operation and can acts as a familiar and therefore approachable human interface and because ITC expects to leverage the power of the small-scale entrepreneur.

11. Why did the samyojaks introduce the ITC to the sanchalaks?
- A conscious effort was and is made to divert revenue to samyoiaks, and every effort was made to maintain the level of samyojaks trust.

12. Describe the new ITC value chain. How different is it from the former value chain?
- pricing, inbound logistics, inspection grading, weighing payment, hub logistics. Very different because before, the pricing was so static that it was changed every other day.

13. What is the social impact of the e-Choupals?
- Improved agriculture, better lifestyles, brighter futures.

14. Describe Wave 6 of the e-Choupal. DO you think it is feasible?
- A new vision of sourcing IT-enabled services from rural area has arised. Yes it is.

15. Can something similar to an e-Choupal be implemented in the Philippines?
- Ofcourse. Because IT-implementation here in the Philippines is not a problem and others can be easily taught about how the processes can be done.

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ICICI Bank: Innovations in Finance

1. What is ICICI Bank's innovation?
    - They provide insights on how forms banking can convert the poor into customers, at the same time empowering the poor.

2. What is special about RBI's pilot project with NABARD in 1991?
    - They purveyed micro credit to the rural poor by linking selfhelp groups with banks.

3. According to Mahajan, why are the transaction costs of savings in formal institutions as high as 10% for the rural poor?
    - Because the small average size of transactions and distance of the branches from the villages.

4. What are some of the problems of MFIs in India?
    - Their primary focus which is the access to credit became the root of most of MFIs problems.

5. What are the two innovative BOP models of the ICICI?
    - Direct access, bank-led model and indirect channels partnership model.S

6. What is the connection between Grameen Bank and Bank of Madura?
    - The bank of Madura felt that what the Grameen Bank did in Bangladesh would probably be replicated in India.

7. Describe ICICI's three-tier system. Discuss why it is three-tiered.
    - A hierarchy of people was part of this system wherein there is a project manager, coordinator, and the promoter. The work of the project manager was the work on the banking field while the coordinators are the SGH people that coordinate with the other tiers and lastly, the promoters are the ones on the field.

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

      -Learn to save. Learn to lend what you have. Learn to borrow responsibly. Because the SHG is oriented toward building new disciplines and capabilities. Collective responsibility and group pressure act as social collateral.

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?"

          - Because the more the merrier meaning a debt can be easily paid by a group of people rather than a single entity.

      "Are all members considered very poor?"

          - The status should be in a fair level for discrimination to be reduced.

      "Was there a fixed amount of savings collected each month?"

          - A fixed amount was needed to ensure a value of payment to be received at the end of the month.

      "Is there more than 20% literacy?"

          - there should be atleast someone who is literate and knows how to read and write.

      "Have they used their savings for internal lending purposes?"

          - ICICI is the one who's responsible for the lending purposes.

      "Have the members kept a high level of attendance?"

          - Attendance is a must.

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

      - The NABARD research concluded that SHG participation had significant impact on various aspects of confidence, communication, and decision making. One of the most important objectives for the SHG program is to improve the assertiveness of the SHG members, which NABARD measured in a survey published in their series on microfinance."

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

      - Smart-card would be an easier way to transact money and innovation has its own way of going to our environment so it isn't impossible to be implemented. Would it work? Well, for me, I really don't know, but basing it on

India and their background, I don't think it'll be easy for them to adapt to such kind of technology.

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

  - Yes I think so. Why? Banking here in the Philippines for the poor would work if there would be no racial discrimination. The problem arises when people think that a poor person could never be into a bank because he/she doesn't have a money to place in a bank either.