ETHICS READER
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FOR
ITETHIC

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BOOK REVIEWS

BOOK REVIEW # 1

The book that I read was entitled "The Right Thing – Conscience, Profit and Social Responsibility in Today's Business" written by Jeffrey L. Seglin.

The first part of the book was about – Ethics policies and Life in the Corporation. One of the issues was that if stock options of companies to their employees will be enough to motivate them to work harder for the company. The issue here was the real purpose of the stock option; it said in the book that the company should have the right and good intent of giving such stock to their employees. This option must be given to motivate employees rather than making the employees silent in the anomalies happening within their organization. They should have a good and right intention in giving such options to their employees.

Another issue in the book is about the values statement of the company Verizon Communications, which includes integrity, respect, imagination, passion and service. One of the strategies of the company is that they request customer service representatives end each call with the scripted question – "Did I provide you with outstanding service today?" Someone said that the problem with the script is that it doesn't sound so natural and the customers wouldn't believe that the company was really concern about them. The action of the company which is giving scripts to their employees is contradicting to their values statement. By doing this, they didn't respect the abilities of their employee in creating good relationship to customers and providing good service. They should let their employees do what they can do without having such scripts and through this they can achieve what their values are. The companies values statement should be applicable in reality because if its not it can cause harm to them. This values statement should be applied on how they do their business and not just only a statement done to be red by the employees and management.

Ethics policy is very important for the company and it should be followed by both management and employees of the organization. Everyone should observe ethical actions and unethical ones. If the company is ethical their customers would even recommend them to other people they know, that is how important ethics policy is for a company. It is said in the book that – "A written policy without anything else is worse than not having a policy". As I've understand the statement, even though the company has their ethics policy it will not be enough for the company to be ethical. It will not be enough to change the behavior of the members of the organization. The management of the company should be the best example for their employees, they themselves should not only know these policies but they should apply this in their workplace and even outside the organization. They should see to it that the policy is being followed by the employees and is being applied in every task that they are performing. It will be very useless and harmful for the company for having a policy without following them. It would be much better if they will not have any policy. There is a major problem in an organization having such policy without even performing and applying them in their daily lives.

Another issue in the book is the loyalty of a person to the company he is working with. It is true that a good employee in your company is hard to find and at the same time

hard to keep. In business, employer will do certain courtship and give offers to employees just to have them work for their company. For the employee, it is reasonable for them to look for new job from time to time maybe they are looking for a job with higher salary. Once an employee accepts an offer he will have to work in the company who gave him the offer. According to the book is uncommon and unethical that an employee would accept may offers from different company and once his current company gave him a much higher offer he will then decide to work again in the same company. Once an employee accepted the offer he already has commitment to the company and he should have to do all the responsibilities assigned to him. Another issue is the employees loyalty to the company he is working with. Once the employer found out that his employee is looking for other job is one way of breaching his loyalty for the company. Employees should remain loyal to their company no matter how long they have work to that company. Once we become part of the company we should consider it very important to us and we should be very committed to work hard for the company and do all the responsibilities given to us. Through this we can have a sense and reason why we have chosen to work for a particular company.

Other issue in the book is the fear of firing of managers, because the meaning of firing is hiring someone who will replace the person fired. When you dismiss someone in the company, it will be very hard to find person to take the position .Some managers were afraid of hiring person in the protected class. According to the book, managers have to be absolutely sure that they hire the best possible candidate belonging to the class because if you're going to dismiss or fire them they will accuse you of discrimination. So to avoid the problem the manager should check the resumes of applicants from any group carefully, he should be able to hire the most capable for the job to avoid firing them in the future. Managers should check the criminal background of his applicants. He should hire someone he can manage and he can be able to work with without having suited for any cases in the future. The manager should be good in managing and verifying simple facts about the person he will hire for the company. Employees who are treated fairly and properly by their managers will most likely do not sue cases after being fired and dismissed.

Book Title: Working Ethics
Book Author: Martin T. Brown
Reference: HF 5387 B76 1990

Chapter 4: Forging Agreements from Disagreement and Opposing Views

"Disagreement not only promotes the discovery of new ideas but also nurtures agreement. The logic of disagreement runs like this: To disagree with others in organizations requires a degree of trust. Trust requires a mutual commitment to something and mutual commitment generates agreement. As we discover the sources of disagreement, we will also uncover even the deeper sources of agreement."

In a group, each member has their own view for a certain matter. They can either agree or disagree in one idea about the matter being discussed within the group. But there are some cases that they find it hard to settle disagreements and they consider such thing as negative. Especially in decision making in organization or company, one do not accepts disagreement from other member of the group. For that person, what he has to say is what needs to be done and always right. He tends to reject the ideas of other person without even thinking and understanding the view of other member. In an organization there is always competition among others and this can be considered as a cause why we find it hard to accept ideas coming from other person. We always tend to have the so called crab mentality. We always think the others as our enemy and what is gain for them will be a loss for us in return. We always want to be superior against the other. If only we accept ideas from other, we can be able to learn different things that we don't know before. It is not bad or there is nothing wrong accepting what is the view of other. As stated in the book disagreement can promote discovering of new things and it is also the mother of innovation and invention, most importantly it can also be the source of agreement among one another. Once we accept disagreement, it means that we trust the person who disagreed on our idea and in return we can be able to agree on his idea considering that it is better that our own ideas. From this we can be able to generate ideas coming from different people which will be the step to be done is decision making.

Chapter 5: Analyzing Organization and Its Actions

"Men may violently disagree about the purposes behind the given act,, or about the character of the person who did it, ho w he did it, or in what kind of situation he acted, or they may even insist upon totally different words to name the act itself. But be that as it may, any complete statement about motives will offer some kind of answer to these five questions: what was done (act), when or where it was done (scene), who did it (agent), how he did it (agency) and why he did it (purpose)"

By Kenneth Burke

Kenneth Burke calls these terms as act, scene, agent, agency and purpose and he named all these terms as "pentad". According to him if we consider human events or acts as activities or action rather than as movement or behaviors, then pentad can give us a better framework in analyzing human actions. All of these terms are related to one another and for that reason we really have to consider every term in making our judgment is a particular action. We must know first what action took place, where and when the action was done, the person who did it, how he did the particular action and the reason why he did such action. If we analyze action according to Burke's pentad we can be able to come up to a judgment that will prevent disagreement among others. We can solve disagreements by looking at the relationship of act, scene, agent, agency and purpose as a whole picture. According to the book we can use ethical approaches in analyzing an action, this approaches are ethics of purpose, ethics of principle and an ethics of consequence. The ethics of purpose analyzes the agent, the purpose and the act. It discovers the purpose why the agent did the act and uses the purpose to evaluate and analyze the act. The ethics of principle determines if the act is moral or immoral and lastly the ethics of consequence analyzes and determines what the act will bring about or its effect.

Chapter 6: Getting the Facts Straight for Reliable Decision Making

To be able for an organization to have a good decision making they should get their facts straight, meaning they have to know what facts to be considered and if it is right or wrong. There are facts which bring about disagreement and such are called interpreted facts. People usually disagree with these facts because people interpreted facts differently and they have different perspective about facts.

"Interpreted facts are not only perceived from some particular perspective but also conceived by with some particular vocabulary, and the terms we use to color what we see and he called this a terministic screen. When I speak of "terministic screens" I have particularly in mind some photographs I once saw. They were different photographs of the same objects, the difference being that they were made by different colors."

By Kenneth Burke

In this statement, photographs are the facts considered in an organization or a group. Once the members of the group analyze and interpret the facts they will use their own perspective and as a result there will be an opposing interpretation about the facts being discussed. The perspective of each member is considered as the colors which made the photographs to be different from one another.

BOOK REVIEW # 3

Book Title: The Power of Ethical Management
Book Author: Kenneth Blanchard and Norman Vincent Piale
Reference: HF 5387 B56 1996

The Importance of Setting an Example

Many managers still need a little guidance and support to make the right choice in doing their jobs and responsibilities. Once the manager knows and sorted how to do right things with the right behavior they can now be an n example for their subordinates and other member of the group. The managers should understand that their obligation to do the right things for the company but they also have an obligation to those people who look for their leadership. Managers may have a significant influence with their subordinates that is why they should be a good example to other people in their work. All members of an organization should always have the guidance from the top management, in this way they can be able to bring out the best in their people.

Taking a Stand

Everyone should take a stand in all the decisions they made. If you yourself knew that what you did is right and it is ethical you don't have to worry what would other people say about the decision you've made. You have to make a stand and show others that what you did was the right thing that should be done by other when they are in the same situation.

Conflict between Right and Reality

In business, making decisions will be very hard for the managers. Managers should think of a way on how to achieve what their boss tells them to do. They should achieve the best results and stay competitive and at the same time they should be committed to ethical practices. It's true that ethics can help you decide on the right decision but you yourself should provide on how to go about doing what was right. For this reason, the books states that – "the most difficult aspect of being ethical was doing what was right and not deciding what was right.

Meeting the Advisor

Everyone was given the freedom to choose to live ethically or choose to live otherwise. This freedom to choose should be done and exercise with integrity and humility and that's what makes people strong. It's like building up physical strength and working out. When we always find ourselves dealing with toughest ethical problems, we should be proud of ourselves because this will provide us the biggest opportunities for personal growth. We should not be afraid of dealing with ethical problems but we should be able to find ways on how to solve this and in solving this problems we will then realized that these problems are not just problems but also something that t\can make us a better and improved person.

Turning Problems into Opportunities

People who are positive thinker always get positive results. Positive thinkers are not afraid of problems. People often think of problem as something which is negative and something to get rid off as soon as possible. Having problems is a fact of life. Those who don't have their problems are the people who are buried in the cemeteries. It means that the more problems we have, the more alive we can be.

The Five P's of Ethical Power

According to the book Five P's of Ethical Power can help you behave ethically even though there is lot of pressures telling you not to do so. These are also the ingredients for genuine, lasting fulfillment in life. If we practice the Five P's with great consistency we can become a highly successful and satisfied individual.

Purpose – the First P

Purpose is the person's objective or intention. A purpose is different from goal which is something that is tangible. This is something you want to accomplish and it has beginning and end. Purpose is ongoing and it gives meaning and defines our lives. One's attitude towards ethics and morality is part of our purpose. Being right in life means that you stick to your purpose in life and behaving in a way that makes you feel good and happy day after day.

Pride – the Second P

Pride is the sense of satisfaction that you can get from your accomplishments and those of the people you care about. To stick to your purpose you should believe in yourself and have faith in you abilities. Some people have too much pride and or too little pride which is called false pride and self doubt. False pride is negative kind of pride that occurs when people think of themselves as superior to others and they don't need the help of others. People with self-doubt consider themselves as inferior to others. They don't like themselves and they don't trust their own judgment. People with self doubt listens to others to much and people with false pride listen to other too little.

Patience – the Third P

One major reason why people lost their patience is because they lack faith. Positive thinking is one of the aspects of faith. It is a belief that no matter what happens, things are going to work out all right because we can handle whatever happens. People often do not believe in the process when trying to make ethical decision. They make what they believe is right but then they wanted immediate assurance that what they did is right. People become impatient and they lack faith in their judgments. Because of this they undo their decisions that would have the best result in the future.

Persistence – the Fourth P

Persistence means being determined and not giving up. It means you have to never give up and stick to your purpose in life. It is keeping your commitment and making actions consistent with your guiding principle. Being an ethical person means that you have to behave ethically all the time and not only when it is convenient. When a person is committed to do something, he accepts no excuses but only results. When we talked about persistence its not trying to do something but you should actually do it.

Perspective – the Fifth P

Perspective is someone's ability to see what is important in any given situation. A person should know how to prioritize things in every situation he will encounter in life. From knowing what is important he can then be able to think of a better decision in the situation he is in.

Book Title: Business Ethics – A Global and Managerial Perspective
Book Author: David J. Fritzsche
Reference: HF5387 F75

Chapter 4 – The Empirical Evidence

Most managers should have responsibility and honesty and they should consider this two as their most important instrumental value. Also each manager should have emphasis on integrity in others especially in their organization members. Everyone has their own opinion on what is ethical and what is not; some may say that successful managers usually engaged in unethical behavior. Most importantly we have to learn that to be a successful manager we don't have to engage in unethical behavior and managers should also not perceive unethical behavior as a lead or way to success. Managers were the one who usually make decisions in organization and one of the major factors in ethical decision making is the values of the decision maker. The values of the decision maker can be affected by the values of his peers and the values of his superiors. According to the book, researches indicates that decision makers believe they are more ethical than their peers and possibly top management, the ethical behavior of peers and ethical beliefs of their top management appears to be good predictors of the behavior of the decision maker. This relationship have different explanations, first according to the association theory, decision maker will accept the ethical values of his peers and top management only within the work environment. Second is the organizational distance theory which states that associates who are organizationally more distant from the decision makes will have less influence on the decision maker and the third is the relative authority theory which means that the greater the authority that the superior has over the decision maker the greater the possibility that the decision maker will adopt the values of his superior.

To improve ethical behavior in the organization there should be an organizational policy which is a comprehensive code of ethics. For the organizational policy to be effective, it should become part of standards in the processes of the organization and not just to be applied in solving ethical problems. This policy also reflects the values of the top management which the decision maker may adopt in making decisions within the organization.

Chapter 5 – Ethics and Decision Making

Decisions in organization were made by individuals or committees, meaning the ethics of business are the ethics of the individuals who are part of the organization. An individual's ethics are influenced by series of factors including values, ego strength, field dependence, locus of control, stage of moral development and moral approbation. The decision maker's behavior when solving business problems reveals what we call ethics. This behavior is the person's attitude towards the condition that created the problems. Major factor that affects someone's behavior is his personal values. Values are belief

upon which man acts by preference. According to Rokeach "Values is a prescriptive belief". Values are a belief on what is right and what is wrong. Values maybe based to the Ten Commandments which we call deontological or rule-based beliefs or it can be according to the perceived outcomes or ends which we call teleological beliefs. Also according to Rokeach there are two types of values the terminal and the instrumental. A terminal value refers to the belief of about the ultimate goals an example of this is a comfortable life or a prosperous life. Instrumental values refer to the beliefs about the modes of behavior which are instrumental or useful in attaining the ultimate goals. There are three personal traits that affect the personal values of the person. They are ego strength, field dependence and locus of control.

Ego strength is another term for self confidence. If a person a high self confidence was expected to rely on his personal beliefs and not rely on other person's belief. He has confident on his belief of what is right and what is wrong and he is most likely influenced by others. People with high field dependency makes decisions much better, they tend to use information provided by others and not only by themselves. They do not only rely on what they know but they also consider other peoples thoughts and ideas in making their decisions. Locus of control reflects the understanding of control that the individual has over his life events. An "external" believes that life's events was brought about by fate, destiny or luck while "internal" believes that life's events was brought about by his own actions. They consider their self as the one responsible for what happens in their lives.

Chapter 6 – Making Moral Decisions

For the managers to consider ethics consistently in decision making the organization's culture should support ethical behavior and the manager should have the tools in evaluating every part of the decision he will make. If the organization's culture supports ethical behavior it will motivate its managers to make ethical decisions. Manager should not only depend on what his ideas are, he should also consider other's ideas and thoughts to be able to come up with a moral decisions. He should have strong personal values and the organizations should also support him in making decisions and the organization should also support the decision he made. Managers should be effective leaders, have an outsider's perspective and have an insider's resources.

BOOK REVIEW # 5

Book Title: Paradigms and Parables – The Ten Commandments of Business Ethics
Book Author: Brother Louis DeThomasis and William Ammentorp
Reference: HF 5387 D38

Chapter 4: The Parable of Corporate Justice

Ethics has played an important role for the companies and the organization to succeed. Companies who have a good ethical behavior have a good relationship with their customers and the public. Most of these companies secured a position in the market compared to those who do not pay attention about ethics. For this reason every company

should have a strong influence of good ethical behavior to be more profitable and more successful. Every company should consider ethics and on how to well serve their customers ethically. In doing this they can have a good reputation in the market and to the consumers and it will also encourage other people to support what they are selling and doing in the business. Company should not also think of gaining profit alone, they should keep in their mind that good ethics is good business.

According to survey written in the book, 92 percent of the schools included ethics in their curriculum and there are also short course, workshops and retreats in which ethical topics are discussed. This shows that people are now more conscious about ethical behavior that they provide studies about what ethics is all about and what will it do if it will be applied in our daily lives. Even most of the companies have their own Code of Ethics, which is a set of guidelines on how every member of the company should behave in accordance to what ethics told to do so. The increase in concern for ethics also increases companies who have gained an increased in their profit.

For a company to function very well, its customers should believe on their advertisements and to all of the things that the company are doing, its employees and workers should commit themselves to the organization and last things is that all the things and services they make lead to social justice. To have all of this, written in the book is called an Ethical Business Plan, which will help a company to create a corporate environment where ethical behavior is emphasized. This plan is based on different principles. First, the ethical environment, this is a corporate culture which has a sense of responsibility and accountability based on ethical principles. In this culture, everyone Talks the Talks of Social Justice. Second is Ethical action, which means that the company make decisions that consider its effect not only to them but also to their employees, customers and to the general public and everyone Walk the Walk of Social Justice. Third is Values and Codes of Conduct, this codes of conduct do not attempt to control the behavior of the people but it puts processes and procedures in place that cause them to examine ethical issues in all aspects of the business and by doing this ethics become a bottom line in and of themselves. Fourth principle is the Corporate Conscience, in this those who make decisions in the company were the one who plans what are the activities of the company and they also consider those who might be affected by the actions which is corporate conscience. This also recognizes the corporation is a living entity that is accountable and responsible for its actions. The last principle is Funding the Plan, meaning within the company the plan should be implemented and it should be supported by all its members even though it will require more time and money to make ethical behavior a reality.

Chapter 5: The Parable of Technology

A business plan is not enough for a corporation to be ethical. Ethics in business depend on each individual member of the organization. For the plan to succeed each managers and employees should shape their behavior according to ethical standards. Manager and employees should have a personal responsibility for their actions.

A company to be ethical should take different risk. Business is a game of having an advantage to others. It is a game wherein different business competes to be the number one in the market. The company must have a lot of advantages to be successful, to have bigger profit and to be number one in the market. It should know more about its competitors, it should have a greater stock of capital and it should have larger market to dominate competition. For the company to be ethical, they should give up some of these advantages. They should reveal and tell to the public their secret information, share the earning of its capital and they should also promote competition. This means that we have to use advantages in right way and we have to be sensitive on how we intend to use these advantages. The company should also share what they have to be ethical. Business success in ethical development will also depend on how they use money. Business should use their money in the benefit of their employees, customers and the general public.

Chapter 6: Doing Ethics in Business

Ethics and action is the key to success in modern business. A company should not only prioritize what is goof for them but they must also consider the good of their employees, customers and the general public. They should plan their actions and they should consider the particular people who might be affected by their actions. For the company to be ethical, it is not only enough to have a business plan but it should also start form the individual, if all individual members of the organization have an interest to be ethical then the company would have a greater possibility of being a ethical company. Being ethical means a good business and because of this reason every company who want to be successful and to be a good business should do actions in accordance to ethical standards.

BOOK REVIEW # 6

Book Title: Ethics 101 What Every Leader Needs to Know
Book Author: John C. Maxwell
Reference: HF5387 M39

Chapter 1: What Happened to Business Ethics?

Ethics nowadays is in very terrible state and many people our disgusted about it. People also find it hard to easily trust other people because of dishonesty and being unethical. According to the book people make unethical choices because of the following reasons:

1. We do what's most convenient
Every people nowadays seem to be prone in failing personal ethics test. This statement means that people always do unethical choices or actions even if they know that their action is wrong. They know in their minds that a particular action is wrong but still they will do that action if they think that it will be convenient for them. Doing action that they knew was wrong means that they already fail their personal ethics test. They

choose to do that action because that action will give them convenience if they are in a particular situation or if they are in pressure. They will be willing to be unethical just for the sake of convenience.

2. We do what we must to win

Most businesses do not apply ethics in doing their business processes and activities. Many people think that embracing ethics would limit their option and opportunities in doing things because they will have to choose those ethical things from those actions that are unethical. Other thing is that they think that if they will have to do ethical choices and actions it will only hinder them in their quest for success and winning. Because of their desire to win, they will be willing to do unethical choices without considering its consequences. They would choose to be a winner rather than to be ethical.

3. We rationalize our choices with relativism

In this reason of doing unethical choices, it is said that decision is not based on ethics but ethics is based on our decision. This means that if we decided that are action is ethical then it is ethical. But every people have their own standards and principles of what is right from wrong and what is ethical from unethical choices. Therefore every people have their own ethics because everyone has their own standards and decisions. We ourselves will be the one to define if what we did is ethical or not and we will define it based on our decisions.

Chapter 2: Why this Rule is Golden?

Quote from this chapter:
"There are really two important points when it comes to ethics. The first is a standard to follow. The second is the will to follow"

From this statement from the book, it simply states that it is very easy for us people to be ethical. We just have to have the two important point which is we must have a ethical standard for us to follow and all of us should have the will to follow the ethical standard. First point to be ethical is to have a standard, this standard must be universal and it should be applied for all the people. This standard should be embrace by different people with different culture. IT should be like the Golden Rule which was accepted by all people. The reason why the rule must be accepted universally is that to be able for us to have universal standards and to be able for us to avoid conflicts between cultures. Other thing is that is should be acceptable for the standard to be followed. The second important point is will to follow. For a person to have a will to follow he pr she must also have the will to be ethical and all actions or choices that he will do and choose are all ethical. It is important to have this because through this that it will be possible for a person to have the will to follow the ethical standards. It will be useless for the ethical standards if it will not be followed. There should be people who will follow this and they will need to encourage others to do the same.

The ethical standards are a guide for us to be ethical human beings and it will always depend on our personal decision if we would want to be ethical or not. We must have the will to be ethical and to follow ethical standards. We should always consider ourselves as the one who is responsible for all the consequences of the actions we took

and we should not blame others. We people should also guide one another to be ethical and we should also encourage other people to follow the ethical standard and if this will be done by each and everyone of us it will be possible for our country to be ethical.

Chapter 3: The Golden Rule Begins with You

There are some things which are common on people. According to John Maxwell there are things that he believes human being have in common when it comes to how they want to be treated. First all people want to be valued by other people. In a business, every employees and members should consider everyone as important and everyone should accept one another for who they are. Second is all people want to be appreciated, everyone want to be appreciated by other person and they always wanted others appreciate what they do. Being appreciated will build someone's confidence and the person will be encouraged to do his beast in every task that he is assigned to do. Third, all people want to be trusted, meaning we always do our best to be able for other people show that they trust us and we always tend to control our actions for them to show us that they trust what we do. Fourth, everyone wants to be respected by others, if we want other to respect us we should also respect other people if we are not doing anything bad against them, in return they also show their respect for us. Fifth, everyone wants to be understood, we always want other people to understand our ideas and thoughts and also sometimes we tend to want people understand how we feels so that they can help us whenever we have problems and we are in pressure, if they understand how we feel they can be able to help us in different situations. Lastly, everyone don't want other people to take advantage of them, we always want to be treated equally and fairly and we don't want other people to take advantage of our weaknesses but what we want is for them to help us to improve our weaknesses and not to take advantage of it.

BOOK REVIEW # 7

Book Title: There's No Such Thing as Business Ethics
Book Author: John C. Maxwell
Reference: HF5387 M393

Whatever Happened to Business Ethics

There is lot of unethical practices that happened in many of the companies in America. Most of the American people are disgusted on the state of ethics in different business and they are sick of dishonesty and unethical actions and practices that are happening in every company. Ethics nowadays is in such a terrible state. Because of this many people find it hard to trust others. People are not confident enough that leaders from various professions would be consistent to make job related decisions that are morally and ethically appropriate. According to the book we do unethical choices because of three reasons: We do what's most convenient, we do what we must to win and we rationalize our choices with relativism. Most people do something even if they know that it is wrong and because of this we ourselves fail our self ethics test. Why would we do such thing if we knew that it's wrong? We are also willing to make unethical choice if

by doing this we can be able to win. Because of the desire of winning we are being unethical. We think that if we will be ethical, we can't win because there will always be dos and don'ts that we need to follow and for this reason we tend to disregard what is ethical from what is not.

Ethics is never a business issue or a social issue or a political issue. It should be considered as something which is personal. Because ethics is a personal issue there will never be such thing as business ethics. Most people who want others to have integrity and to act ethically are not ethical themselves. It will be easy to discuss what ethics is and to judge people who are unethical but what is hard is to make ethical choice. We do not know what we will do if we are place in a difficult and unpleasant situation, are we going to do what is ethical or not. According to the book, ethics can help us to be successful not in the short period but in long term. Being competent is not enough to be successful but we always need to have competence and ethics to win and be successful. Ethical society cannot be built as a whole but to be able to have a society which is ethical it should start first from each individual in a society. We must be consistent in doing what is right and not what is wrong.

Living a 24 Karat Gold Life

Everyone should stop focusing on themselves instead we need focus helping other people. If we focus on helping others people rather than always thinking of what is good for ourselves we can be able to consistently bring excellence in everything we do. People with character can be able to have an impact with other people's lives and character is the key to living a life of integrity and ethical excellence.

We can't define and measure someone's character on what he say, even if he's talking about doing what is right but we can measure a person's character through his actions. It will be easy to say good things and doing what is right but what is hard for us is to do what we think is good and ethical. There is lot of things that happened in our life that we don't choose to happen. Like for example we didn't choose the place where we are born and our parents. But still there are some critical things we people can choose. We people were the one who choose our faith, attitude and most specially our character.

Character brings lasting success with people. When are working with people one factor that is very important is trust. Person working together should have trust with one another to be able for them to work well together. Our character will greatly affect if people can trust us. If we have good character and if the people we are working with see that character through our actions, he can easily trust us and people around us will find it easy to trust and depend on us. According to the books there are only three kinds of people. Those people who don't succeed, those who achieve success temporarily and those who become and remain successful. For a person to be considered as someone who become and remains successful he must have a good character, for character is the only way to achieve success.

People who don't have convictions and principle in life are considered as a thing moved rather than a living and moving being and an echo not a voice. If you don't want

to be an echo or to live a shadow of life and you desire to have meaning in your life, then you must have your own principle that can guide you in your life. This principle should guide us in everyday of our lives and should be able to bring us to the right path of life. We have to always do what we think is right in different situations and we don't need to be ashamed of doing what is right. If we are in an unpleasant situation we always need to ask ourselves the question: "How would I like to be treated in this situation?" If we know how we want to be treated, we also have to treat others the way we want to be treated in the given situation.

People of poor character tend to blame their choices with the circumstances but if you are a person who is ethical and a person with character you can be able to make good decisions regardless of what the circumstances are. If we make wrong decisions it will always have an impact in our lives. Sometimes we don't notice what the impact is but if we continue to make wrong decisions in life that is when we can notice what are the impact of the wrong decisions we've made.

BOOK REVIEW # 8

Book Title: What's Right and Wrong in Business?
Book Author: Raphael Gomez
Reference: HF5387 G6513

The Foundation of Ethics

When we talk about what Ethics, we are mainly talking about what a value is. We tend to make judgment or appraise on something which has value. For everyone of use we consider something as valuable if its gives a positive value in return to us. We humans have our freedom to behave in whatever way we want to. We can behave ethically or unethically. Ethical values are is different from other values like religious, economic and any other values; it is something which refers to human conduct. Ethics serves as a guide for people; it is something which can help us human to behave in such way which is ethical. Ethics tells us what factors are needed to consider an action right and what actions are wrong. Someone who is ethical is someone who is moral values and someone who is unethical is someone who is immoral. Unethical person is someone who did not let himself to be guided by ethics and its values.

Ethical values refer to acts of man. According to the book, Human actions are based on two major things: First, on a sufficient knowledge of its cause or purpose. This means people should know what are the things or consequences of their actions. We must know what will happen if we take any actions and we also need to know what is our reason for doing such action. Second, on the exercise of our freedom, meaning we take or do an action to because it s our freedom as a person. Freedom must be exercise and therefore human actions as a freedom should be exercise by human himself. For an human action to be subjected in an ethical evaluation, people doing or exercising human actions should know the purpose and causes of his actions, he should also know that the particular action he s doing is part of his freedom.

Human actions are considered as voluntary action if it satisfied the two bases of human actions. Human actions done by a person with necessary knowledge, knowing what are the cause and purposes of that action and doing it with freedom are considered as voluntary human acts. Voluntary acts are classified into to which are directly and indirectly. Human act can be considered as directly voluntary if the action was taken with the desire of the person to take that particular action with full intention. Indirectly voluntary actions are acts which are done in order to save life of a person. It is necessary, meaning it needs to be taken even if you don't desire to do it.

There for all of us are responsible for the consequences and causes of our actions. We should be held responsible if something happened because of what we did. We also need to have the knowledge of what will happen if we take this action rather than the other. We have to have to desire to do well to others and not the desire of putting someone down. Our actions should be based on ethics, on what is right and what is wrong. We should always apply ethics n whatever things we do.

Ethical Doctrines

According to the book ethics is based on the distinction between "what can physically be done" and "what can ethically be done". This means that not everything human can do physically can always be ethical. There are lots of possible things that we human can do but this doesn't mean that everything which is possible is ethical. We should not think that all things we can do will always be right but we should first think if the action we are going to do will be ethical or not.

Platonic Idealism

The world we are living in according to Plato is ideal, it is something that everyone sees but we never reached. Humans have the right to dream of the ideal world. Other thing about humans is that we have the tendency to be rude and vulgar, our behavior lacks as sense of intelligence and virtue. According to Plato, the world we are living in is not the real world and for these reason things in this world doesn't seem to go right. People should know that they will be the one to make this world ideal and we should always search for what is ideal. For this doctrine, it states that not everything that happen and everything that can be physically done is ideal. A person with intelligence and virtue, according to Plato always try to act in search for an ideal world and if he fails he has the will to correct what he has done.

Aristotelian Realism

For Aristotle, ethics is the art of living good and well. He states that the good is what everyone desires. No one desires to do what is bad and evil and if human do so it is because he thinks that what he's doing is good. All people always desire what is good and they do everything for this desire. If someone chooses to do something which is bad in the eyes of others, this is because the person perceives that he's doing the right and not

the wrong. The good of everything is defined by its nature. The good will always serve as the objective of every person and something which everyone wants to attain. Once a person has obtained the good, this will give the person self fulfillment, pleasure and happiness. According to Aristotle, man should live according to reason. And through following this reason man can be able to attain the virtues of life and the most important virtues which is wisdom.

BOOK REVIEW # 9

Book Title: What's Right and Wrong in Business?
Book Author: Raphael Gomez
Book Reference: HF 5387 G6513

The Meaning of Business Ethics

According to the book the interest in business ethics is a relatively recently phenomenon. Nowadays business ethics is taught in every school meaning students were already taught of how to do ethical business in the future. Everyone should ask themselves if someone has done what he should or not and if someone has behaved ethically or not. We ourselves should learn on how to evaluate our own actions for us to know if we are doing good or not. But in order to this all of us should have the same framework of what is ethically good and what is not. There is only kind of ethics and this is what we call human ethics. This human ethics should be the framework of every people in evaluating their selves. Human ethics will have it specifications or changes in any other situations. In case of business, human ethics will be called business ethics because people are now engaged in a situation wherein they will be doing business and for this reason it is called business ethics.

The rise of business ethics in United States was because of the discovery of some alarming cases in Wall Street which is the cases of insider trading. There has been a deterioration of basic value in the sphere of human behavior which is trust and loyalty. Because of these things, it has been proven that immoral conduct becomes a norm; it becomes an element of disfunction. This means that even though without having integrity or ethics in doing business will be beneficial to business, it is still not considered as the best solution in doing business and it may cause the fall of the economy.

 A company which has been able to succeed without having integrity is considered as a morally bad business. They may have been successful in because they have a larger income or sales but they have achieved this because they don't have any integrity to be proud of. They were just doing business just for the sake of gaining profit without even considering if they have done their business ethically or not. That why may people think that frequently "a morally bad business is an economically bad one".

There are some reasons why people wanted to be honest in managing their business and this reasons includes the following:

A. Awareness of solidarity and awareness that evil done always redounds to the harm of someone.

This means that people still wanted to do what will be beneficial to their business and at the same time other people. They wanted to do their business mutually. They knew that if they did something wrong or unethical it will cause harm to other people even if they can give them success they still think of the possible effect to other people.

B. Awareness of otherness or a new version of the well-known principle: "do not do unto others you do not want to do unto you"

People still believe to the old principle and they are still applying this principle in doing business. They don't want to be harmed and because of this reason they are also not doing harm to other people.

C. Fear of the repercussions to the company's honor, respectability and "good image"

They are protecting the image of the company and that is why they are doing their best to their business with integrity and ethically.

D. Fear of legal sanctions which are literally accompanied by at times large fines

They don't want to be fine of large amount because this will not be beneficial for the company and this can also affect their image as a good company.

E. Verification of bankruptcy

The Meaning of Virtue

There is only one basic human ethics and this is called the natural ethics. Positively ethical conduct is translated to into conduct based on virtue. If this will be applied to business ethics, it will be clear that ethics is something positively done. It is something which do not cause harm to anyone but it should be something which is beneficial.

Virtue means strength, the capacity to do and to a certain extent, ability or proficiency. Because of virtue man develops a working faculty: he acts and he acts well. Virtue is something we are used to and it becomes are guide in doing actions. To have virtue is to have know-how. Know-how meaning this will give us a framework or guide us on how to do actions based on our virtue.

Businesses should have their know-how. They should know how earn profit in an ethical way; In return, their profit should be shared to the people, especially to those people who are most in need. They should have a responsibility to the society and its people. They should know how to share their success to other people.

Book Title: Business Ethics – A Guide for Managers
Book Author: Elizabeth T. Tierney
Book Reference No: HF5387 T43

Why Create an Ethical Working Environment?

Everyone of us have our own standards. Standards mean the set of rules and regulation we need to follow. Since our childhood, we already have set of standards that we need to obey and follow. These standards were given to us by our parents and we our obliged to follow these standards. Standards will always be there and it's everywhere. In work there will be a standard that guides every worker and our bosses were the one who set the standards that we need to follow. We ourselves also set standards for other people to follow. We also provide standards for other people. Standards are the things which need to be followed and these are the things which are very essential in ethics. Ethics is simply about standards. Standard of what is right and wrong. It guides everyone to do things which are right and at the same time ethical. It serves as guideline that each and everyone of us should follow and apply to our daily lives.

It is important that everyone should establish ethical standards. We can establish ethical standards with ourselves. Everyone should be aware of creating an ethical working environment. We can create such environment by simply beginning it to ourselves. If we have standards in ourselves others will observe and know what we kind of standard we want in the work. It is very important that we reflect on ourselves of what are the things that should and should not be done in our work. We should also reflect on what particular actions of other people in our work is right and wrong, in doing this things we can be able to determine and recognize how frequent is ethical dilemma occur in business.

We can also establish ethical standard with time. Like the kind of life in business wherein you have to spend time making paper works and conducting meeting with employees, ethical standards should also be prioritized and we should give time thinking about what ethical standard is all about. It should be prioritized by every manager and it need to be applied in every organization. We have to reflect on how important these standards are in business. They should not forget reflecting about ethical standards just because of their busy schedules.

Every manager should consider reflection as a very important aspect of doing their job. Through reflections we can also establish ethical standards. They should not forget reflection, as an important aspect of management. Managers should have time for reflection. They should devote more time thinking and reflecting before performing an action. It is vital that every manager should learn to ask themselves about the state of ethics in the company.

Managers should erase their mentality that it is much important to take actions rather than thinking. They should prioritized more of reflecting and thinking what action they should take given a particular situation.

Why Do People Make Unethical Decisions?

Since our childhood we have been taught of how to be good. We have had a person that guides us to be good and had given us the standards that we should follow. We knew that there will always be a penalty or consequence once we violated these standards, once we are not good or if we are not well behaved or if we do something that is not right. Since we are already informed about standards from our childhood, we can already apply them in our daily lives until we grow up and die. It should not be difficult for us to do what is good because we knew this thing since our childhood.

Even though all of us have our standards, we still are not always good. The main reason of us for not always good is that everyone has our set of standards. Our own ethical standard will not be the same to other people. We have different standards based on our culture and our virtue and on our principle. What is good to us maybe not good to other people. That is why even we are taught of how to be good we still do something which is wrong to others but for us its right.

Managers, who were the establishing ethical standards in a work environment, should consider different culture of the people who belong to the company. The standard that will be made should be agreed them and it should be clear to them that these things were the things that was agreed upon and therefore is should be follow by all and not only by some people.

Why is it that everyone has different views about things? We have diverse standards. This is because we are all humans. Each and everyone of us is a unique individual. We have different characteristics and traits. We have different opinions about things. We have our own strengths and weaknesses. We have different values and virtues. But even though all of us differs at the end of the day, each and everyone will always want what is right, nobody wants anything bad to happen to them

BOOK REVIEW # 11

Book Title: Business Ethics – A Guide for Managers
Book Author: Elizabeth T. Tierney
Book Reference No: HF5387 T43

What Does Unethical Behavior Cost?

Some people believe that there is no cost to unethical behavior. There are also some people who think that by being unethical, they can save cost and unethical actions will be necessary for their success. It would be hard to discuss ethic to those people who thinks these way. They don't see anything positive of being ethical rather than doing

something unethical. Other thin is that because they don't see or believe that there is a certain cost for being unethical.

In an organization, there will always be someone who will argue that being ethical in business means you are not being practical. People who will always argue about the practicality are those people who don't see any benefits on being ethical. There will always be reasons why these people think like this, one major reason that greatly affect others people view of being ethical are the companies who were able to be successful despite the fact that they are doing their business activities in accordance of what is right and ethical. These companies were still successful in their fields and they are making lots of money in being unethical and because of such reason other people may think that being ethical will not give any benefits because based on what they observed that they can also be successful even if they do something which is unethical.

Looking at the brighter side, increasing numbers of managers are becoming more aware and sensitive about being ethical in business. They were afraid to do unethical actions because there are other companies who are caught doing unethical things and activities in their organization. Not all managers are unethical there are managers who are still aware of how important it is to be ethical in the organization. Some manager who still believes and continue to do unethical things because there are still many companies who continue doing such thing without getting caught by the authority and manages to continue being successful.

According to the book it is not true that there is no cost related to being unethical. There is always a consequence in every action we take. Even though these kinds of company succeed by doing such actions, it still cost much to them. They need to invest resources so that their questionable practices will don't become too public, for them not to be caught or for them not to be a victim or prey from blackmailers who know what there activities are. They need to pay those people in order for them to keep quiet and not to tell the public of the organization activities. They need to take necessary steps in order to keep the dirty secret of their company.

The cost of being unethical in business is very significant when it comes to a organization's reputation and career. Once we ignore ethics in business it will greatly affect the company's reputation to the public and to customers. Once a company does something unethical, they must keep in within their company and they should not let it to come out to the public. That's why they are making investments just to pay those people who know their secrets.

One of the most significant effect of being unethical is that once the public knew the company's practices, they will no longer trust the company. Trust is very important in conducting business. Good business relationship is very important to the company; each party should have trust to one another. They should always believe that what the other party is saying is something which is true and can be trusted. Company's supplier and customers must continue to trust tem in order for them to continue business. Loss of trust may also lead to loss of confidentiality, censored communication, lack of commitment, diminished loyalty and to resignation of employees.

Other effect is that lost of one's good name. The company will loss their reputation to their customer and suppliers, most especially to the public. The good name of the company that they are protecting will be replaced by a negative or bad name because of doing unethical actions and activities within the organization. They will no longer have their credibility that they are protecting.

How Can You Create an Ethical Working Environment?

The book give steps in how we can create an ethical working environment. Following are the steps that we can do in order to have an ethical work environment:

1. Make decision to commit to ethics
As a manager you should be committed on always doing what is right and ethical. You must do all actions in accordance to ethics.

2. Recognize that you are a role model by definition, by your actions and by your values
You must serve as a role model to your staff and to other people. You must show other what is the right way of doing things and you should be able to encourage them to do the things the same way you do.

3. Assume the responsibility for instilling ethical behavior
You should be responsible to instill and to bear in their minds what ethical actions and behavior should be followed.

4. Determine what you consider to be ethical practice
It must be clear to you and to your staff what practices are ethical and what are not. Everyone should agree about this for them to be able to follow the practices.

5. Articulate your values

6. Train your staff
Train your staff in doing things ethically.

7. Encourage open communication
There should be open communication in the organization and you should be able to discuss matters which have something to do on ethics. You should exert effort on discussing among each and everyone the importance of ethics in the company.

8. Be consistent

Book Title: Can Ethics be taught?
Book Authors: Thomas Piper, Mary C. Gentile, Sharon Daloz Parks
Reference: HF5387 P56

Rediscovery of Purpose: The Genesis of the Leadership, Ethics and Corporate Responsibility Initiative

Thomas R. Piper

"What is most important is that management realizes that it must consider the impact of every business policy and business action upon society. It has to consider whether the action is likely to promote the public good, to advance the basic beliefs of our society, to contribute to its stability, strength and harmony."

According to Thomas Piper, management of a company or an organization has a very important role that they should have to do. The management should be able realize that they as the head of the organization should know what is the impact of their policies and business activities to the society where they belong. Every action that the company should take, they should always think of how their action affects the society. They should always consider doing what is for the common good. Every action they should take should always promote what is the common good and not only to some but it should be what is good for all. They must know that the organization where they are working is part of the society and they themselves are also people who are part of the society. Therefore, as part of the society, they should also have concern to their society and they must contribute for the society's stability, strength and harmony. They should not always think of something which is only beneficial for the organization but it should be also something which will be beneficial for other people.

Is It Too Late? Young Adults and Formation of Professional Ethics

According to this chapter young adult graduate students, who are mostly in their twenties and early thirties were not considered as someone who is too old to learn ethics and act according to what ethics says. There is no time in human cycle which is suitable for learning what is right and wrong in accordance to ethics. Other things is that at this age, most students are more willing to learn what is ethical and what is not. They are more open to change themselves and to have a good idea of what they should do something which can be considered as ethical and right in any given situation.

According to different studies and researches, it strongly suggests that moral development can continue into adulthood and that there will be dramatic changes that may happen during adulthood. Adult moral and ethical development can happen in different settings, in an informal or formal setting, but now according to the book it is evident that ethical consciousness and commitment can continue to undergo transformation at least throughout formal education.

It is not right to equate that ethics cannot be taught after the age of ten or twelve, this is how conventional people believe. Every people regardless of their age can still learn how to be ethical. A person should only have the will to do something which is right and can bring something which can make good to other people. All of us should erase the kind of mentality that someone who is in his or her adulthood stage can never learn how to be ethical.

We people can learn how to be ethical in different ways. Maybe someone told us what ethics is all about and maybe we learned what is ethics based on our experiences and to the people around us. We can never learn everything during our childhood, life is continuous learning. We always learn something new in everyday of our lives. Therefore, we can be able to learn ethics, what is it all about, and how can we act in accordance with ethics not only by ourselves but also with the help of other people. If we continue to think that once we reached our adulthood stage we can never be ethical, it will surely happen unless we erase this kind of mentality and continue to discover ethics with ourselves and with other people.

BOOK REVIEW # 13

Book Title: Ethical and Social Issues in the Information Age
Book Author: Joseph Migga Kizza

Chapter 1 Introduction to Social and Ethical Computing

The Internet which is a global network of computers started its development to the invention of four technologies namely telegraph, telephone, radio and computers. According to the history, Internet originated from the works J.C.R. Licklider of Massachusetts Institute of Technology. He conceptualized Internet as global set of interconnected computers with communication channels between them that gives them the ability to communicate to one another, enable other computer to quickly access data and programs.

The World Wide Web started with the concept of Tim Berner-Lees in 1989. Berner Lees is a physicist researcher at Europe, he wrote a proposal named Hypertext and CERN mainly for the purpose of collaboration between physicists. From this proposal three new technologies incorporated which are HTML or Hypertext Markup Language, HTTP or Hypertext Transfer Protocol and web browser client software program to receive and interpret data and display results. The World Wide Web was first named as CERN in late 1989.

We can say that history of computing crimes started since the development of viruses. Computer virus is defined as self propagating computer program. It is designed to alter or destroy a computer system's resource. It is the same as the virus, but it attacks using software to attach itself on it, grow and reproduce in the environment. As it grows in the new environment, it attacks vital parts of the system, which causes the system's

down. From the discovery of viruses, computer crimes continue to increase and there is a continuous development of new viruses.

As the computer crimes increases we continue to rely to cyberspace. Almost every thing is now connected to cyberspace one way or the other. And because of the increasing computer crime, cyberspace in considered as something which is uneasy and cyberspace security has given greater concern for every individual and the society. We are now more concern on how to be secured in the cyberspace because even though there is continuous increase in computer crimes we still depend on it.

There is also a thing called Computer Ethics which means the right and wrong impact of computer technology. There are also such guideline and policies on the use of computer technology that everyone should follow. These policies will serve as a basis of what we are doing or what we intend to do using computer technology is considered as something which is right or wrong. We should study computer ethics in order for us to help decide what needs to be done when it comes to computer technology and its use in our daily lives. We need to learn the limitations with the use of computer technology and when it will be considered as something which is no longer right and ethical. We have to put in minds that everything has its limitations and we have to learn and know what these limitations are to be able for us to do something which is right and to prevent ourselves from committing mistakes.

Chapter 2 Morality and Law

Morality is a set of rules that guides every one of us to the right conduct. It is what defines our every action. Through morality we can be able to judge our action either good or bad. Morality is a set of guidelines that we need and should follow in everyday of our lives. Morality are rules which are agreed upon by the group which according for them is things which they considered as something they thinks is right and should be followed. Morality is applicable to all regardless of their position. Everyone and not only the majority should follow morality. It is everyone's responsibility and duty that they should do. Morality also differs based on the society's culture therefore in every country we visit there will always be different morality and there are also some cases that what is right in our country is something that other country consider as unethical or bad. This means that society will be the one to decide what things to be considered as right and what are wrong.

Every human action always needs a decision. We based our decision from morality and on what we believe is right. A decision maybe considered as something good if it cause good not only to a single individual but to all the people in a society. In every decision we made we should always consider on how it will affect not only us but also other people and the society and we must put into consideration morality as a basis for our decisions.

Book Title: The Future of Ideas
Book Author: Lawrence Lessig

Chapter 1 Free

"I would say to an 18-year-old artist, you're totally free to do whatever you want. But—and then I would give him a long list of all the things that he couldn't include in his movie because they would not be cleared, legally cleared. That he would have to pay for them. [So freedom? Here's the freedom]: You're totally free to make a movie in an empty room, with your two friends."

According to this quotation from the book every artist is free totally free to whatever he wants to do. He can make any movies he would like to create. But is it still considered free if there are some list things that an artist can't use or include in his movie because he needs to have this things cleared first before he can use it in his movie. How can it be considered as something called freedom if there will be limitations to this freedom and is it right that every little thing that an artist will use in his movie he will have to pay for it? If this is the case I think there would be no artist who will be encouraged to make movie. There are also some cases that the release of a movie was delayed because of some instances that there are people who claim that there creation was used in the movie without paying for them. The big question here is that if this idea will be considered right or wrong? Is it reasonable to say that something is freedom but it has its limitations? Is it right that everything a film maker used in movie, he will have to pay for it? For me because of this ideas the cost of creating a film or movie continuous to increase and because of this those film maker who can't afford to pay for this things tend to lose their will to create movie. This idea doesn't help support improve the creativity of people who can't afford to make a film because there are lot of expenses they should pay.

"Innovation makes enemies of all those who prospered under the old regime and only lukewarm support is forthcoming from those who would prosper under the new. Their support is indifferent partly from fear and partly because they are generally incredulous, never really trusting new things unless they have tested them by experience"

At present almost all activities are done with the Internet. You can now buy everything you need just by searching it in the internet. There are lot of advertisements and other form of businesses that you can see when you use the internet. Because of this reasons, there are lot of people who are really in favor with the Internet, because this makes are life much easier. But there are also people who are not in favor with the use of internet. These people were the people who prosper and have a better benefit using the traditional or old way of doing thins rather than the innovation called the Internet. These people are threatened of how the new innovation will affect them and this is the main reason why they are not favor with the use of internet. For those people who are much in favor of the use of Internet they should depend their point on how the internet will help the people with their daily lives. According to the book, as of now this people has not yet
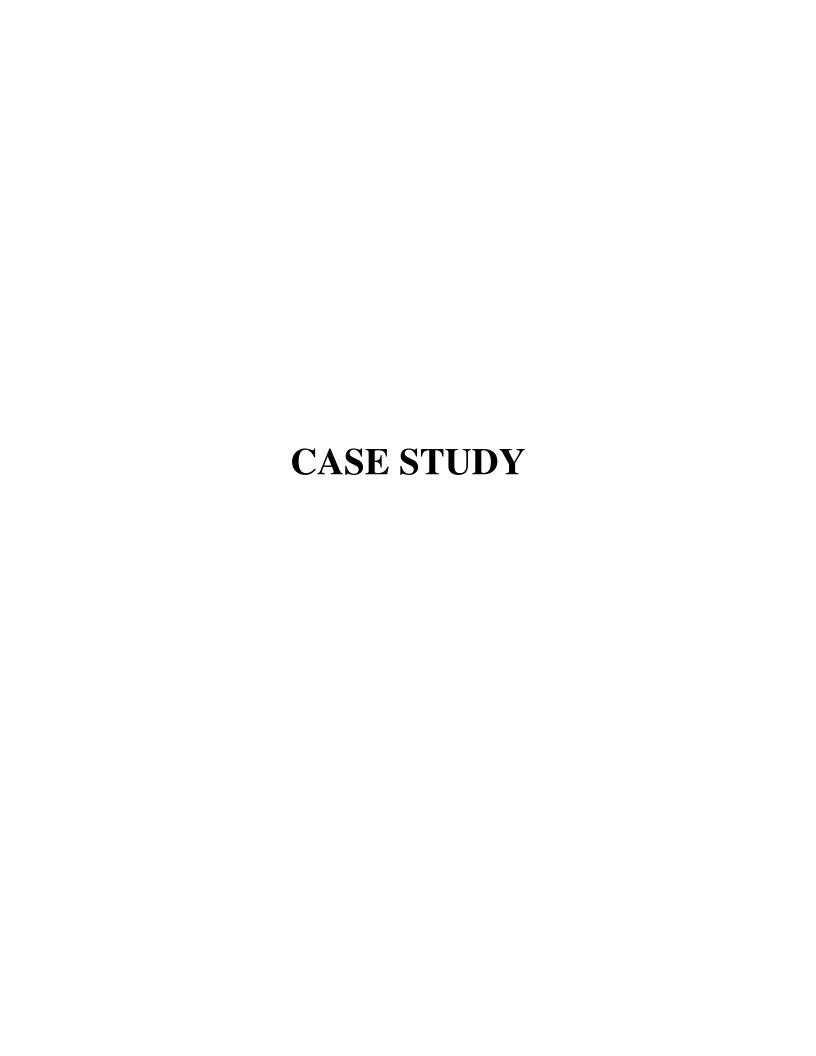
come out to depend their point against the people who still believes with the use of the old and traditional way.

Chapter 2 Building Blocks: "Commons" and "Layers"

Commons is defined as a resource which is held in commons. Commons as a resource held in common should be held and or enjoyed equally by the people. With this definition "commons" should be free for all the people. Every people have the right with the use of commons without having the permission of other people. No single person has the right for commons because it belongs to the people within the community. There are two determinants of commons. First is the character of the resource and second how it relates to a community. If it will be based on theory, any resources that we find around us should be held commons and should be use by the people of the community. But if it will be based on practice, the society will be the one to decide what resources should be held in commons and how it will be held in commons.

According to economists resources can be classified as rivalrous or nonrivalrous. The big question when it comes to nonrivalrous resource is that if there is enough benefit to me to continue producing this resources. If a resource I classified as rivalrous, more problems arises. There are lots of things to consider when it comes with this classification of resource. You have to consider if you receive benefits in producing the resource to continue producing it and the other thing is that the consumption of the people. In consumption sufficient to all the people or only few people uses the resource.

Layers are those different layers that make communication possible. We can understand communications by dividing it into three layers. The bottom layer is called the physical layer this are the computer or wires that connects computer in the internet. The middle layer is called the logical layers which are composed of algorithms and codes that make the hardware like computer to function. The top layer is called the content layer or the content or message being passed in the communication process. Examples of content are files, music and videos. This three layer are also considered as resource and it can also be held as commons. But for me the only layer which cannot be considered and held commons is the content layer. The content of the communication should be between the sender and receiver of the content and no other people has the right of the content of their communication.

CASE STUDY

Pirates

1. "Exploiting a weakness in Media Defender's firewall, he started poking around the company's server" (Page 2)

      This issue is against the 3rd commandment of computer ethics which is thou shall not snoop around in other people computer files. Even though Ethan found a weakness in Media Defender's firewall, he should not look and observe the company's internal files.

2. "He hands me a flash drive containing documents that I was later able to independently verify as internal, unpublished information belonging to Media Defender" (Page 2)

      This issue is against the 4th commandment of computer ethics which is do not use computer to steal. Ethan stole internal information of the company which is only for the members of the company and he even gave the information to other people.

3. "Ethan says he figured out how to read Media Defender's email" (Page 2)

      This issue is against the 3rd commandment of computer ethics which is thou shall not snoop around in other people's computer files. Ethan read email and files belonging to Media Defender, he should not do this even though he knew how he can read the company's email.

4. "Access just about any of the company's computers he wanted to browse" (Page 2)

      This issue is against the 2nd and 3rd commandment of computer ethics which is thou shall not interfere and snoop around with other people computer works and files. Ethan doesn't have the right to access other computer and browse all the files and works that can be found within the computer.

5. "Ethan continued to login to Media Defender about twice a week in throughout the summer of 2007" (Page 3)

      This issue is against the 2nd and 4th commandment of computer ethics which is thou shall not interfere with other people's computer works and though shall not use computer to steal. Ethan continued logging in to Media Defender and steal important files and emails with internal information.

6. "They grabbed half-years worth of internal emails and published them on the same file sharing sites prowled by Media Defender" (Page 3)

      This issue is against the 3rd commandment of computer ethics which is do not snoop around in other people's computer files. Ethan and his fellow hacker took files of the company and they even put it in the file sharing sites.

7. "He passed on his expertise to a fellow hacker, who broke into one of Media Defender's servers and commandeered it so that it could be used for denial of service. (Page 2)

      This issue is against the 1st commandment of computer ethics which is thou shall not use computer to harm other people. They should not do this because it can cause harm to people accessing the servers.

8. "He uncovered the salaries of top engineers as well as names and contact information kept by CEO and co-founder Randy Saaf" (Page 2)

This is against the 3rd commandment of computer ethics which is do not snoop around other people's computer files. Meaning discovered internal and confidential files meaning it in only for the company's management and executives.

9. "He also pulls out a well-creased sheet of paper bearing my name, first 5 digits of my Social Security number, a few pictures of me and addresses going back 10 years" (Page 2)

This issue is against the 10th commandment of computer ethics which is to use computer in ways that ensure consideration and respect to fellow humans. Ethan gathered information which is personal and confidential which does not show respect to other person.

10. "A few days later, Ethan and his friends put more material online. One file contains the source code for Media Defender's anti-piracy system" (Page 3)

This issue is against the 6th commandment of computer ethics which is thou shall not copy or use proprietary software for which you have not paid. Ethan copied the source code of the software he doesn't own and he put this code online.

Company
1."Media Defender monitors his traffics and employs a handful of tricks to sabotage it, including planting booby trapped versions of songs and films to frustrate downloader"

This issue is against the 5th commandment of computer ethics which is thou shall not bear false witness. Downloaders are expecting that they can download files but then they will find out that these are just booby trapped versions.

2. "In early July, a user at Digg, a heavy traffic social book marking site, put up a link showing that Media Defender was behind a new online video site called MiiVi" (Page 9)

This issue is related with the myth which states that good ethics means good business. Media Defender is against file sharing site but still they used it as their way to identify those who upload files in this kind of site.

3. "Not only had they paid a company to break the Pirate Bay's terms of service which forbid companies from tracking usage, logging IP addresses or doing anything disruptive but Media Defender had created a code specially for hacking into Pirate Bay's system" (Page 9)

This issues is against the 2nd commandment of computer ethics which is thou shall not interfere with other peoples computer works. The Media Defender don't have the right to hacked systems of other even thou they are considered as pirates.

4. "First, Sunde started blocking the IP addresses from servers that opened to host fake or corrupted files. Media Defender had thousands of such computers hidden in server farms around the world and then he blocked all the IP addresses originating from Media Defender headquarters" (Page 7)

This issue is against the 5th commandment of computer ethics which is thou shall not bear false witness. The Media Defender is hosting fake and corrupted file which other people expect the files as good and not corrupted.

5. "Instead of figuring out whether there is a way to make online distribution work to profit from downloading the industry has obsessed for years with battling it " (Page 3)

This issue is related to the 10th commandment of computer ethics which is to use computer in ways that ensure consideration and respect to fellow humans. Since may people are engaged in downloading they should have think of ways how to earn from this rather than fighting it.

6. "The messages made it clear that Saaf and Herrera had put considerable energy into trying to degrade his work" (Page 9)

This issue is related to the 10th commandment of computer ethics which is to use computer in ways that ensure consideration and respect to fellow humans. The company should not degrade the works of other.

7. "Bloggers accused the company of running a honey pot to trap pirates who were uploading protected content" (Page 9)

This issue is against the 5th commandment of computer ethics which is thou shall not bear false witness.

8. "Media Defender's main stalking ground is the destinations that help people find and download movie and music for free"

This is against the 3rd commandment of computer ethics which is do not snoop around other people's computer files. They should not do this because this is unethical way of fighting pirates.

9. "Media Defender tried to persuade Universal to use a downloading program called uTorrent which had been prove for falling to Media Defender's tricks" (Page 8)

This issue is against the 5th commandment of computer ethics which is thou shall not bear false witness. Why would they suggest their client to use this program to prove their credibility if it is proven that this program is falling to their tricks.

10. "User's complained in message board and chat rooms that certain files failed to download fully and some that did were pure garbage" (Page 9)

This issue is against the 5th commandment of computer ethics which is thou shall not bear false witness. Media Defender is uploading garbage file that were downloaded by other people expecting that they can use the tile they downloaded.

CASE STUDY # 2

Andhra Pradesh

The Andhra Pradesh e-Governance story is a very good example of how government should serve their citizens. This story also shows that even the country is in a bad situation; it can still survive and have a better way of living. In order to have a better country we should have a good leader that will guide as to the kind of life the people wanted to have. We don't need any corrupt government officials and employees if we want to have a better country. Other major thing which must be needed is that the people should have trust to the government and all of its projects. They should support what the government is doing for them. That's why the government should prevent corruption for the people to trust them.

I think this story can also be applicable to our country. The Philippines should also change their process to a citizen centric system. The citizen of the country should be the center and not the government. The people were the one who chose and elected the people who will be in the government and serve the people. For this reason, each government official should prioritize the citizen and think of ways that ensures the welfare of its constituencies.

Philippines should also have e-Governance to have a better service to the people. We should make use of the current technology and we should use it in a proper way. But to be able to use it in our system the people should be first computer literate so that they can transact into this kind of service of the government. Having an e-Governance would be very helpful for the Filipino people since almost all of the services of the government are very slow and we always have to wait for along period of time. Many people argue about this, they say that they are paying the government but then they are still waiting, People wanted to have a better service coming from different government offices. But as stated in the story, during the beginning stages of the system the corruption rate will increase. I think if the Philippines will apply the said system, same thing will happen since as we can observe our government officials nowadays are corrupt and they only think of their self. But applying e-Governance can also reduced corruption can also decrease and eliminate corruption if it is already fully developed like what happened to eSeva or e-Service. As the service becomes well developed it reduces corruption and it also eliminates it. Other good insight in the story that can be applied in our country is the Performance Management system or PMS. The Chief Minister conducts monthly meeting with all the district collectors. The said meeting is recorded and people have access to watch the meeting. The meeting discussed different issues about what was happening. Once the Chief Minister saw something which is wrong within the data in the system, or some data were not the actual numbers. If the collector was caught cheating he will be embarrassed by the Chief Minister and this embarrassment can be viewed by many people and because of this he will have to do his job honestly because he don't want to be embarrassed again in front of different people. This is how the system can prevent corruption and it will be very useful if applied in the right manner.

CASE STUDY # 3

Casas Bahia

Usually the people who belong to the lower class are prioritized by different business mainly because they think that this portion can't afford to purchase their products because their salary is not enough to buy all the things they want. This is how Casas Bahia differs to other companies; their main target market was the people who belong to the Bottom of the Pyramid. Casa Bahia wants to fulfill the need of the poor people. They have financing so that their customers can pay their purchase products.

The company started selling basic need as it continue to grows and offers a wide variety of products that will suit the budget of the lower class. At present they were the number one even though there are new competitors in the industry. They sons of the founder maintained what their father started; they continue their father's vision which is to fulfill the needs and the dreams of the poor people. They had established new branches in Brazil and they are continuing to expand so that they can offer products to different people and different places. They were doing anything that can improve their service for their customers because they wanted to give the best even though their customers belong to the lower class.

Their target belong to the lower class, those people who only receives small amount of income, but this people needs a lot of things and they can't purchase anything they want because their income is not enough. In Casas Bahia, customers can purchase their products and pay it by installment with low interest, through this they can be able to get the things they need because Casas Bahia allow them to purchase to financing. They can pay the product for a longer period of time. The company understands these people, that is why they had given them this type of opportunity, they are helping the poor people and in return the company also earns large profit from the lower class people. Every company should have a good relationship with their customers so that their customers will continue to support and buy the products they are selling. Company should not always prioritize people who belong to upper class, they should treat and prioritize lower class people the same they do with their upper class customers.

In order to improve their service, Casas Bahia acquires systems that will provide a better and faster service for their customers. That is how well they think of their customers that even though they are lower classes they still wanted to improve their service which is already satisfying for customers. Their systems include POS and passbook system. Customers don't have to wait long period of time when they are buying and paying their purchase products. Through this the company can accommodate larger number of customers everyday and they can decreased the number o errors. In the end, technology will be very helpful and it has a big impact. It can improve different processes and business activities. Technology could be a best way to best serve customers whether they belong to upper class or lower class.

CEMEX Case Study

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

When the legal barriers in Mexico broke down in 1990's, it gives way to CEMEX competitors and because of this competition grow and as of now CEMEX is under a new leader named Lorenzo Zambrano and they now have 235 plants around the world. Their new strategy is to improve profitability through efficient operations. They also sell complete solutions today and not only selling products like raw cement. In order for them to have a higher profit they will do it by doing efficient operations and providing good products and service and customers.

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

CEMEX gained competitive cost advantage against their customers through building an excellent distribution infrastructure and centralized, computerized delivery network. In this delivery network they can track and monitor their truck if it delivered their product to the customers on time.

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

Social capital is the only thing that disciplines the member of tanda system of the low income families. Social capital means trust, reputation and participation in the community.

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

Low income families in Mexico do not have access to banks and credits. They have a so called tandas or "pools". Members of tanda save their money in this pool and once a week members can bid here and they can win the pool through lottery. This pool is used during emergencies so that people will have their money to use.

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

Women in Mexico were the one who manages and budgets the income given to them by their husband. Most women who are members of tanda system save money in order to build and construct house for their family. Women were the one who allocate the money based on their expenses and savings to build their house. Poor people in Mexico live in small houses and it is overcrowded which is the main reason why some family lives in the street.

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

They discovered that in Guadalajara they only spent 22 pesos for cement in constructing their houses and they only used clay and limestone for construction.

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

Socios were the customers who enrolled in Patrimonio Hoy. The socios were the one who will get members from their community; each group is restricted to have only three members so that it will be easy to enforce payment discipline. Socio's enrollment will ensure the consistent and stable revenue for the system.

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

CEMEX position itself to become a complete solution provider with lower cost so that they can be able to sell product to low income families in Mexico. They also do these so that their competitors will find it hard to enter the industry competition.

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

According to Patrimonio Hoy's general manager, "Social capital is very important for people with little economic capital" meaning promoters want to build their social capital in their community, they wanted to have a reputation and participate in the community for being a promoter. They also want to earn the trust of the members of their community. So that even though they don't have the economic capital for their community still they have what they called social capital.

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

Promoters earn money and they were paid through commission basis, they were also given additional payment if the socios stayed in the program for 70 weeks. For the socios and partners, they will be sure that with the program they can be able to build their own houses which will be impossible if they will not join the Patrimonio Hoy. For the suppliers and distributors they will be guaranteed of steady demand for their products and raw materials which will give them consistent revenue.

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

Patrimonio is something which can be given to the next generation of the family. Patrimonio should be in a form of property or wealth which may be given to their children. In the case of low income families in Mexico, the Patrimonio Hoy program will help families build their house which can be their patrimonio and property which they can give to their sons and daughters.

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

Even though they offer their products and services at higher price than their competitors, socios still continue to support them because the value added benefits given to them by the program is worth of what they are paying even it higher than the other company which only give them the product itself.

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

Upon signing the application by the socios the products prices will not change throughout the entire 70 weeks. Patrimonio Hoy is committed to sell their product at the same price which is agreed upon by them and the socios who enrolled in the program.

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?

It is profitable for Patrimonio Hoy because there are three factors that make it profitable for the program. These factors are group commitment meaning the socios and its partners were committed to pay monthly, next factor will be social capital wherein promoters should be able to gain new socios in which they can build social capital and at the same time they can also earn money and last factor will be penalty fee structure meaning those socios who did not pay in time will be given additional expenses that they need to pay.

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

Socios has its two partners and if anyone of the group don't pay at the required date they will be given a penalty fee of 50 percent which is equal to 50 pesos and other thing is that the delivery of the products and material will also be late. Late payment also means black mark meaning it will be hard for the group to apply for a new credit. Because of this the member who forgot to pay can never join other group because of what he did and if he can't join other groups it will be impossible for him to build his or her house.

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

Because of Patrimonio Hoy consumers were disciplined in paying their credits at the right time and the consumers also learned on how to save their money in order for them to build their houses which they can give to the next generation of their family.

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

The biggest challenge of Patrimonio Hoy is on how they can retain their customer after building their houses during their first enrollment. They find it hard to encourage their customers to enroll again in the program and to let the program build their houses.

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

Construmex set its first experimental office at Los Angeles in July 2001. This allows the Mexicans living in USA to send their order and payments to cemex. Their ordered product and materials will be delivered in the place where the person's future home will be built.

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?

The same as Mexico there are also families here in the Philippines who don't have their own houses. There are families which are called squatter and some live in the street.

The major problem I think that they might encounter is that on how they can discipline Filipinos in paying their credits on the given time.

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)

    a. Customer Relationship Management System
    b. Inventory System
    c. Payment System which will alert them if its time for the socios and their partners to pay
    d. Supply Chain Management System
    e. Human Resource Management System
    f. Payroll System
    g. Manufacturing System
    h. Accounting System
    i. Order Tracking System
    j. Sales System

CASE STUDY # 5

Annapurna Salt Story: Public Health and Private Enterprise

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

    Non-Governmental Organizations were the one who informs the people health crisis such as IDD. They were the one who solve problems regarding to the poor and the public health crisis. They serve as interface between people especially to the poor. They provide the boundary for those people who have and those who don't have.

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 that even poor people are also looking for brand in buying. There are some people who would want to buy branded products even if they don't have that much money to buy branded product. Here in the Philippines, I can also say that even poor people are brand conscious for example they buy product which are imitations of the branded consumer products. They can't afford to buy branded and original and for this reason they tend to buy imitation products.

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

    K15 Technology is another way of protecting iodine rather than macro encapsulating the entire salt particle. In K15 technology, the iodized salt particle is surrounded by protective coat to keep the iodine from escaping due to environmental conditions.

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

One of the difficulties with branding products is that they need to choose what product has the potential for branding. With product such as salt, consumers will find it hard to determine if the salt has a high quality and if it is hygienic product or not. Other thing is that they can't tell the difference of the salt if compared to other salts.

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

Annapurna's evolution is necessary because it gives reason for the salt market to expand. Its evolution should encourage others to find innovation with salt market to be able to provide consumers with high quality which is what the consumers are looking for.

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

It is said that the stability of iodine in salt is poor which can be lost if it is stored and 70% of iodine can be lost during Indian cooking. For this reason, Dr. Pramanik develop a technology that will ensure that iodine content of salt will not be lost during its storage, transport and in Indian cooking and recipes. They developed this so that they can have a differentiator which other salt producers do not have and also to help fight IDD in India.

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

The advertising of the Annapurna with K15 informs the people of what IDD is all about and the infomercial aired in on Doordharshan has delivered a retainable message to the consumers and because of this consumers can easily remember what is the message of the infomercial for the Annapurna salt with K15.

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

Because it is not convenient to distribute salt using trucks, they came up of a new innovation on how they can distribute salt at a lower cost. They used rail transport which gives them an edge to their competitors and it can also increase the amount of salt distributed in one shipment. The salt will be delivered in the salt buffer depot and from here the salt will be loaded in the truck and they will deliver it to the wholesalers and retailers of salt.

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

Project Shakti uses the women's self help group to provide entrepreneur development training to operate as rural direct-to-home sales forces and educates consumers about the health and hygiene benefits of HLL brands and nurturing relationships to reinforce the HLL message. The goals of Project Shakti are to increase their reach to the rural market, increase awareness and change attitudes towards using HLL products and to catalyze rural affluence and drive growth of the market.

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?

I could imagine SANGAM an electronic retailing program which has its products that the consumers can choose from and to buy this products. I would design it as an e-

commerce where there is a shopping cart and the consumer can add items to their cart. Consumers can be able to see different product and its description and price and they will have a choice if they would want to buy the product and add it to their cart.

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

If I were the one to decide I will also choose women to be Shakti dealers because according to the article Indian population men were dominant than women meaning there will always be available work for men than women. And also for me women will fit to be a dealer since they are good in convincing other people and they also do their job the best way they can.

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

I-Shakti is an information technology based initiative aimed at providing solutions to rural information needs. Once i-Shakti will be successful, each Shakti dealer will have a computer at their home with internet and email access. I think I can be able to improve i-Shakti by making it simple and easy to use so that even the Bop market can be able to use and understand how to use it. I'm going to make it simple but clear and not too complicated for the BOP consumers.

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

I will also enter the HLL's market not for competition but also to provide BOP market a high quality of products and also to provide them affordable salt with iodine in order for them to prevent and fight IDD. I will study first what particular product the market needs and how much they need the product before entering the market. I will ensure that I will be providing them product with good quality at a lower cost.

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

I think yes they should keep K15 technology as proprietary because they were the one who discovered it. Other thing is that by keeping it proprietary they can be able to continue having an edge to their competitors and to be the number one in the market by providing high quality salt to the consumers.

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

I think Project Shakti will work and succeed in the Philippines because mostly women here at Philippines are just housewives but they also want to earn money for their family. Other thing is that, there are also women here in the Philippines who work as dealer of a company's product like for example Avon. With such projects, women can earn money even if they are in their houses.

Lesson 2 Copyright in Cyberspace

What is copyright law? And why is it important?

Copyright law gives the owner of the copyright the exclusive rights in preventing and controlling his writing or any other copyrighted materials which he owns for being copied by other people without his permission. It is important because having copyright law the works of other will be protected for being copied by other people. With this law, the work of the owner of the copyright will not be use by other people for their personal use and benefit.

Lesson 3 Pretty Much All Writings are copyrighted
How to get a copyright for something you've written?

You don't need to do anything in order to get a copyright, meaning anything that you wrote electronically even without writing it in a piece of paper s already copyrighted. But there are limitations to this, if you writing is too short are not copyrighted and if your writing is just copied from the work of other. Only those you write your own are copyrighted.

Lesson 4 Electronic Copying can Infringe a Copyright
What instance or when are we violating the Copyright Law?

We are violating the copyright law if we copied something which is copyrighted without the owner giving as the authority to do so or what you call the implied license or by the fair use doctrine. We must be authorized by the owner of the copyright before copying their works.

Lesson 5 "Copying" Covers Many Kinds of Copying
What is the meaning of the word "copy"?

Copy means copying the copyrighted work of other even if it's partially copied and not the whole article. You also copy if you just translate a work into another language which has merely the same content. Copy also means copying manually or electronically, it doesn't matter how you copy, but its considered copying if you are getting and copying the work which you do not own.

Lesson 6 It's Ok to Copy Facts and Ideas
Why is it ok to copy facts and ideas?

Copying the facts of someone's work is not considered as copying and violation of the copyright law. This is because facts are for public domain, meaning it's for the public and it is free for the public. But it will be a violation if we copied the facts word by word as to what the writer use. It's the same with copying ideas of others; we can't just copy it word by word.

Lesson 7 A Copyright Owner's Conduct May Sometimes Create an Implied License that Let Others Copy
How can the copyright owner grant other the implied license?

The copyright owner should indicate in his her writings if he will be allowing other people to copy or use his work. The owner should do this so that people will know if they are granted the implied license and if they are authorized to copy the work of other people. By doing this readers will not be confused about implied license, because there will be a statement if the owner are allowing other to copy and use.

Lesson 8 Some Copies are Ok because they are Fair Uses
What is Fair Use doctrine? How is it important?

Fair use doctrine is a guide question which the reader should answer if he is going to copy the copyrighted work of other people. If he answers more yes than no in the fair use doctrine question, then it means that he is legally using other's work. This doctrine will determine if what someone's doing with copyrighted work is legal or not. But still there are lots of confusion with the Fair Use doctrine.

Lesson 9 More on Fair Use
How much or what is the measure can we copy to be considered as fair use?

We can only copy a little bit of copyrighted work. This means that we can only copy just one paragraph from other's work. But if we are doing systematic news reporting, commentary and parody, it is still considered as fair use f we copied more than little because of our purpose. We can't just copy word per word.

Lesson 10 Still More on Fair Use
What is commercial and noncommercial copying?

Commercial copying means that you copying a copyrighted work and your purpose are to use and reproduce it to earn money for your benefit. If this is your purpose, then you should ask for a license to the copyright owner. Commercial copying s considered as unfair use. Noncommercial copying is you copy not for the purpose of earning money.

Lesson 11 Some Fair Use Examples
How can we consider if it's fair use or not?

To consider it fair use or not we always have to rely on the purpose on why did you copy or use copyrighted work of other. We should have a legal purpose for copying and we need to also consider the quantity copied from a copyrighted works.

Lesson 12 The Liability of Service Provider
Are the service providers liable if they publish illegal copy of copyrighted work?

Service provider will be held liable only if it's a contributory infringer. Contributory infringer means that if the service providers knew about the infringement or someone complained that the work is illegal, they should determine if the post is really legal or not. But the service provider has no duty of determining if the post is unfair or not if there are no complaints.

Lesson 13 Privacy Law in Cyberspace
Why the law does focuses on protecting the second kind of privacy?

The law focuses with the second kind o privacy because this is information which is too personal for the public to know. This information should be keep within the corners of the house of the person. It should be prevented from being snoop by other person even if they are police. If they do snoop in others house without permission it will be considered as trespassing and it should be given a punishment.

Lesson 14 Informational Privacy
Do we have rights in controlling information we've given to someone else?

We do not have much right in controlling the distribution of information we have given to other person. We can't control them on where are they going to use the information they gathered from us. Therefore we should not give other people information which we considered as too private for us because we may not know where they are going to use it and what they will do with the information.

Lesson 15 Informational Privacy on the Net
What are some factors affecting informational privacy?

One major factor affecting informational privacy is technology. With technology we can easily collect data about other person without even doing hard and complicated things. If someone accesses a site, we can easily determine who they are and where they are meaning technology is a major factor affecting informational privacy.

Lesson 16 Privacy and the Fourth Amendment Part 1
What is the Fourth Amendment? Is it important?

Fourth amendment is says that the constitution which was originated long time ago should be updated and it should concern the new technologies nowadays. Because the constitution allows or don't have law against wire tapping that's why police is free to listen to your phone calls. Brandeis argued that the constitution was made during the time where there is no telephone and today there is lot of improvements that's why the constitution itself should be revised and updated which is applicable in current technology.

Lesson 17 Privacy and the Fourth Amendment Part 2
What is the test for privacy?

The test for privacy is if the person has reasonable expectation of privacy. Reasonableness is an objective test. Meaning what should be considered as reasonable is what most people think of what is reasonable and not only the few people. If most of the people have a reasonable expectation of privacy at a given situation then it should be considered a reasonable and it should be considered as private.

Lesson 18 Privacy and the Fourth Amendment Part 3
What are "voluntarily made public" information?

These are information which is made public by the person voluntarily. This means that the person knew that the information he will be giving in using system such as email and telephone will be gathered. All important information from the transaction made will be log in the system and these informations are considered as "voluntarily made public".

Lesson 19 Statutory Protection for Privacy
What is the main purpose of ECPA or Electronic Communications Privacy Act?

ECPA protects electronic communications like email to be intercepted by those who are not authorized to do so. ECPA states that it is illegal for anyone who has intercepted an electronic communication. Anyone do not have the right to intercept electronic communication, it is only the person's right to intercept his or her electronic communication.

Lesson 20 Exception to ECPA Protection
When is it right to intercept and electronic communication?

It will be considered right to intercept electronic communication if someone is doing harm to other using electronic communication and if the system provider is preventing to be harmed. They can log every transaction made within their service to determine if a user is doing something which can cause harm to them and to others and if the person have agreed to to intercept his or her electronic communications.

Lesson 21 ECPA: Material You Might Have Stored in Your Computer
What is hacking? Is it considered as a crime?

Hacking means gaining access to systems you are not authorized to. For ECPA, it considered actions such as hacking as a crime. It consider it as a crime because you gained access to a system which is you are not authorized to access. You are already violating the privacy of other by hacking their systems and observing what's inside their systems which are too personal and private.

Lesson 22 Self Help: Encryption
What is encryption?

It is a tool that we can personally use to avoid our messages from being red by other people who are not suppose to be the one reading the message. With encryption, our message will be access and read by the person who has the proper key to open the message. Most powerful forms of encryption have two keys which is the public and private.

Lesson 23 Privacy: Self-Help: Anonymity, Part 1
What is anonymity? How can it help protect my privacy?

Anonymity means that whenever we are going to use the internet for chatting or posting messages we should use different anonymous names and this name should change and very so that it will be hard for other to discover to whom the anonymous name really belongs to. Therefore we can better protect our own privacy because others will find it hard to determine if the anonymous name belongs to us or not.

Lesson 24 Privacy: Self-Help: Anonymity, Part 2
Why others especially the government fear anonymity?

The government and many people fear anonymity because they are afraid that maybe other people will use the opportunity to commit crimes. We people wanted to protect our privacy and we can use anonymity to be able to protect it but there are some people who are using anonymity to do something which is not part of protecting our

privacy, others are trying to use this to do harms to other people even if its purpose is to protect privacy.

Lesson 25 Private Spaces
Why does the employer has right to snoop on our emails and record our telephone conversation?

The employers have the right to snoop emails and record telephone conversation because we every equipment on the office belongs to our employer, meaning they have the right to do so. The law also did not cover privacy which s part of the technology. If we don't want the company to read our emails we should not use their machines for personal use rather than work related. We can always use anonymity and encryption in our electronic communications.

What is EFF? What is its purpose?

EFF or the Electronic Frontier Foundation is a donor funded and nonprofit organization which protects everyone's cyberspace rights. They depend on the support and donations of the people to continue their organization. They serve as the first defense whenever someone's cyberspace rights are violated by other. They fight for freedom and right of other people but they don't earn any profit protecting other rights and freedom.

What is Lessig's concept of "Free Culture"?

The concept of Free Culture means that creative work should be free for the public. Creative Common which was founded by Lessig is commonly associated with free culture. Free culture promotes the freedom of distributing and modifying creative works using the internet and other tools. It is also not favor in copyright laws and intellectual property because for them this law just prevents anyone of being creative.

What does it mean of "some rights reserved"?

Some rights reserved mean that creator's work s protected but still they are encouraging other certain use of them to other people. Because Creative Commons believe that creative work should be free for the public, they are encouraging creator to share their work to other and they still have the right of their works. They just allow certain uses of their work to people and this is what we call "some rights reserved" because knowledge belongs to all and it should be used by all that's why the creator don't have the full right.

What s cryptography?

Cryptography is the practice and study of hiding private information. Cryptography is used in many of the latest technology today for security purposes of the user. Examples of this are ATM, passwords for computer and e-commerce transactions which rely on cryptography for security. Bruce Scheneier had designed several cryptographic algorithms like Blowfish, Twofish and McGuffin block ciphers.

Are you in favor that the government can examine the content of your email, file transfer and web search?

For me, I'm not favor for the government to have the right o observed and examine personal emails because it is something which is too private and the person who

made it and the receiver of it should be the only one who can read it. The government should respect the privacy of each and everyone of the people, they should not have the right to do those things. In return, people should be responsible enough to know how to protect their emails and they should know that they should not use such tools in doing illegal things like doing crimes and doing harm to other people. Everything which is abused will not cause anything good; we should not abuse our rights and freedom so that others should respect us in return.

What is Advanced Encryption Standard?

Advanced Encryption Standard in a block cipher or cryptographic algorithm used as encryption standard in the United States. AES is used in symmetric key cryptography. It was created by two Belgian cryptographers namely Joan Daemen and Vincent Rijmen.

What is PGP and how does it works?

PGP or Pretty Good Privacy is a computer program used to provide cryptographic privacy and authentication. It is mainly used in email communications for encrypting and decrypting. The sender of the email uses PGP to create a digital signature for his message using either RSA or DSA signature algorithms. PGP then created a hash from a plain text and creates digital signature from the hash using the sender's private key. For the recipient to be able to retrieve and read the message, he will use the sender's public key and digital signature to recover original message digest. He will compare the message digest with the message digest he computed himself from the plaintext. If the signature matches the received plaintext's message digest, this means that the message was not tampered.

Who is Phil Zimmerman?

He is the creator of PGP which is the most widely used encryption standard in the world.
He was one of the first to make asymmetric or public key, encryption software readily available to the public. HE then released the source code to the public and it became available in every country through the internet.

Hindustan Lever Limited Case Study Guide Questions
1. What is the innovation that HLL introduced in the area of diarrheal disease prevention?

       The Hindustan Lever Limited introduces a new innovation on how it could prevent diarrheal disease through the use of a common consumer good which is soap.

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

       This is because hands are the main vector of diarrheal pathogens that transfers it the pathogens from person to other person. In India, everything is done using their hands; they used their hands in eating and cooking food. Other thing is that hands are the main pathway for transmitting diarrhea.

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

     Multinational Corporations is considered in the best position to influence behavioral change because of the following reasons:
- They have a deep experience in conducting and analyzing consumer research
- Their marketing is experience in making good communication mess   ages and direct contact programs
- They have strong brands that can serve as a main tool for influencing others to behavioral change
- They are experience in adapting their product to any kind of environment and culture
- They have vast number of distribution networks
- They are experience in sharing lessons and transferring best practices
- Global reach

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

       HLL is the largest manufacturer of soap products and because hands were the main transmitter of diarrhea, in order to prevent diarrhea people should always clean and wash their hands and this is where HLL soap products will help people in preventing diarrhea.

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

       According to Harpreet Singh Tibb, there will be a big chance of winning and earning higher profit if they can establish why health is important and why soaps can contribute in reducing diarrhea incidents and spread of germs. Through the use of soap as form of prevention, people can save money for hospital bills and other heath expenses.

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

       Through the Central American Handwashing Initiative which is a PPP which united four private corporations, it has increased hygienic hand washing behavior of

mother and it has increase the number of mortality because of diarrhea. It has encouraged people to wash their hands using soap in order to prevent diarrheal disease.

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

Dr. Vedana Shiva argued that Kerala don't need a World Bank Loan in order to be taught of cleanliness because according to him Kerala has the highest access to safe water, highest knowledge of prevention of diarrhea because of high female literacy and local health practices such as the use of jeera water and high use of fluids during diarrhea.

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 will try to convince the opposition about the purpose of the project and I will try to encouraged them that the one who will benefit with the project are mainly the people and this will help them prevent sickness that can cost a lot to them and can cause death to many people.

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

Lifebuoy re-brand itself through creating a new vision and mission. The Lifebuoy will no longer be needed only when it people are going to take a bath. Lifebuoy will now can be helpful in protecting and ensuring that people will be safe and secure in any time and every where they are. I agree with what the HLL chairman said that the product should touch the consumer's life anytime and anywhere because through this consumers will be encouraged to buy and support their soap products.

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

According to the Chairman the Lifebuoy should be priced according to what the consumer can afford. It should be affordable to consumer and it should be the price they want. In order for the Lifebuoy to be affordable, the team reconfigured the soap's mix in order to meet the demand of the consumers. The consumers are looking for a product which is affordable and with quality and this is what the company does to give the consumers the "value for money".

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

Community participation is very important according to Harpreet Singh Tibb to sustain community behavioral change. The community itself should know how to participate because it will cost too much for the company to reach all villages of India. If reaching all villages cost to much no company will ever be encouraged to reach all villages and this is the reason why the community should participate; to lower the cost and encourage companies.

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

I think this will also work in the Philippines because there are lot of lower class students and children studying in local school meaning they are not that much educated about how important it is to wash their hands and if a company will visit this schools they can be able to inform the children of how important it is to wash their hands to prevent different kinds of sickness.

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

The process for creating behavioral change is that they will be going to initiate and inform the people about their product. They will inform the people how important hand washing is and how the Lifebuoy can be able to help them prevent diarrhea. Once they have informed the people of how important hand washing is and how effective Lifebuoy will be, they will then perform large scale propagation or distribution to be able to provide service and product to their customers. Then the next exposure will be reinforcing 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?

I think the 5 communication tactics is very effective in changing the behavior of the people about how important a good and healthy hygiene is and the importance of using soap in hand washing rather than using water alone. The tactics have covered almost every members of the community starting from youngest to older people. They have done necessary steps to encourage people to change their behavior regarding hand washing and hygiene health. Through giving rewards and freebies to the people, they have encouraged them to support their product and at the same time to live a clean and healthy life with the use of health soap such as Lifebuoy. I guess the same tactic will also work here in the Philippines.

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

Germ glow demonstration was used to convince people especially the students that visual clean is not safe clean. Germ glow powder will be applied in both hands of two participants, they will then wash their hands, the one will wash his hand using only just water and the other will use soap and water. After washing their hands it will seem that both hands are free from germ-glow powder that represents the germs, and then their hands will be placed in a black viewing box under a black light and the one who uses water for washing will have many spots of germ-glow powder compared to the other participant who uses water and soap. I think this is the best way that they can demonstrate that washing using both water and soap is very helpful rather than using water alone.

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

The Swasthya Cheetna program has a great impact not only to HLL but also to the people of India. HLL's Lifebuoy soap has increased in terms of sales and to the people it had made them change their behavior about hand washing and the use of soap. They were encouraged to use soap to help them prevent illnesses such as diarrhea. Given this reasons and end results, I can conclude that the program was a big success.

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

Wealthier Indian population can benefit from health and hygiene message through also applying the message to their lives. They should also consider how important washing with soap is. They should consider soap not only for beauty but most importantly for health.

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

Yes both PPP and Swatshya Chetna are scalable because it has been able to cover almost all villages in India to inform them how important hand washing using soap and they have been able to change the behavior of the people.

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

Yes, its true that PPP has scale but their scale is too large and it will cost them too much and it will not be beneficial to them.

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

Because PPP's scope is too large and this means higher cost. For this reason other corporations were not sure if they have a large profit if they will invest in this program and they will hesitate to invest. Other thing is that Swathsya Chetna has a better process on how they will inform the people about the product and their process is clear that in don't cost too much for them to introduce their product and at the same time to change the behavior of the people.

CASE STUDY # 8

1. Define security and privacy. Why are both important in the information age?

Security is a way of preventing and protecting our property from any unauthorized access, use or alteration. There are two types of security the information security and the physical security. Privacy is considered as one the rights if human and it can be exercise by humans. Privacy means that we can have the right to control and keep personal information and this also means that we are free from external control. Privacy is the basic human value

Security and privacy are considered important in the information age because today we store all important information in a system and our system should be considered as private and it should be secured from unauthorized used. Every system is considered as private to the owner and it should be used by the people who are authorized to do so.

2. What is anonymity? Discuss two forms of anonymity.

Anonymity means being anonymous and having no identity. There are two forms of anonymity; the pseudo identity and the untraceable identity. In pseudo identity, a person is identified through pseudonym, code or using a number. Untraceable identity means that a person is not identified or known by any name even by pseudonym.

3. Discuss the importance of anonymity on the Internet.

In internet there are two channels where a anonymous acts can be carried out particularly the email and postings Anonymity in email has become assured through establishing anonymous servers in the internet and in case of postings, anonymity is assured trough the use of data transmission protocol. In these channels, people can send email and create post even without identifying themselves and they are considered as anonymous.

4. Is total anonymity possible? Is it useful?

I think total anonymity is not possible. Whatever we do we can't really hide our true identity, there will always be a way that people can identify and recognized who we are. In case that there will be a total anonymity, yes it will be useful but there will always be a negative effect, some people may use total anonymity to cause and do harm to other people, they might abuse total anonymity.

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

If reads personal messages of other people, examples of such personal messages are SMS, letters and also emails. These messages are too personal and private that only the owner of it should be the one reading it and no other people.

6. Is personal privacy dead? Discuss.

I think it is true that personal privacy is dead. In every transaction we do nowadays we always give out our personal information because this things are needed by the services we are using or accommodating. If we want their service we have to give them the necessary information that they need to us. That is why I agree that personal privacy is dead. In the end we ourselves are still the one who will give the privacy we are looking for. We have to make sure that we give our personal information to those people who are trusted.

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

One of the major threats of individual privacy is the identity theft. Identity theft was caused by the continuing improvement in technology. Anyone can get information about someone using the internet and from then he can already be able to know all the important personal information about that person. People are not aware of what will be the effect to them once they give information about them. They are not too conscious about their personal privacy. Unconsciousness about personal privacy can also be considered as a threat to individual privacy.

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

Identity theft is considered as the fastest growing crime because of the technology. Using technology like for example in the internet, we can easily get information about a person. There is also some website that asks for personal information, like for example during a registration, we are ask to fill up a form asking for our personal information.

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

It is easy to steal a person's identity because we can easily get information about them. Most people nowadays are willing to give personal information in the internet and even in applying for a service for a particular company. When we need the service from a company, they always give us a form to fill up, and included in this form are information which is too personal, the same thing in the internet that is why it is easy to steal a person's identity.

10. Suggest steps necessary to protect personal identity.

People should not always give their personal information, they should only give it to people they trust and if they give such information in order to acquire services of others, there should be an agreement that the information they gave will not be distributed or given to a third party.

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

Government is also using the information we have given to other company without us knowing that our personal information was used for other purposes. Even if they have a reasonable purpose or reason for getting our information, they should first inform us before they do such things.

12. Anonymity is a doubly edged sword. Discuss.

It maybe true that anonymity is very useful to protect our personal privacy but we are still not sure if we are secured only by anonymity. Other thing is that it can also cause harm to the people once it is abuse by other people. They might use it do crimes and harm to other people.

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

I think these steps are enough to prevent privacy theft. Even though there are lots of steps regarding the prevention of privacy theft, but still we people ourselves are not responsible enough to make sure that we are protecting our own privacy, this steps will still be useless. We have to be conscious at giving our personal information to other people and we should also be responsible. We should not always rely on other people to protect our own privacy.

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

People in a special relationship want to know every single information about their partner. They tend to share to one another information which must be kept personal and such action can also lead to identity theft.

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

I definitely disagree that information mining is good as gold. Maybe it is good as gold to those who benefit from mining information from us but for those people, whose personal information is being distributed to different parties, this doesn't bring any good to them. We people should learn and know how to respect the privacy of other. We have to inform them if we are going to use their information for any other purpose other than their purpose for giving their personal information.

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

Consumers also contribute to their own privacy violations by giving personal information to the people who will provide service to them. People are not aware of the purpose why they are giving information to the service provider and they themselves are not protecting their personal privacy. We are not responsible enough to know how these actions will affect our privacy and how it can affect us.

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

The Financial Service Modernization Act has given the financial institution the right to collect and gather information from their customers. The act also tries to protect the personal privacy of the people. The institution should tell the customer their purpose for collecting information from them and there should also be policies to prevent identity theft.

CASE STUDY # 9

1. Discuss the problems faced by software developers trying to apply for protection under trade secret statutes.

The government doesn't provide protection for trade secret. This is because it is hard to identify which is needed to be recognized as a trade secret. Trade secret is something which gives someone a competitive advantage against others. If you're a software developer you must have something that your competitor doesn't have that give you an advantage over them and this is what you can consider as your trade secret.

2. Why is it difficult to apply patent laws to software?

It is difficult to apply patent laws to software because up to now it is not yet proven to courts and to patent offices that algorithms are processes that make up the software and it is also considered as an idea from the programmers who build the software.

3. Why is it possible to apply patent law to software?

It is possible to apply patent law to software because software is composed of ideas from the programmers in form of algorithms they code in the system. Software is not considered as an algorithm but a manifestation and an expression of an algorithm

4. Is it possible to trademark software?

Yes it is possible to trademark software. There are already software companies who have their trademarks; example of this is the Windows. Windows is well known in the world and with the use of its trademark infringer will realize that it will be hard for them to copy, change or redistribute copy of the software because it is well known to the public and the people.

5. Discuss the ethical and legal issues surrounding software ownership.

In Western countries they emphasized more or individuals, they give reward to individual achievements and an intellectual property right is issued to individuals as a reward for their achievements. While in non-Western countries this idea is something contradicting which give rise to a issue between the two cultures. Non-western countries believe that intellectual property is a form of selfishness and what should be done is to share an individual's achievement to the community. Everyone is considered responsible to the community in this type of culture.

6. There is a move to do away with the current copyright law. Why?

The buyer of the software has also a protected right to make copies of software he bought but the limitation to this right is that the buyer cannot use of install the software to another machine. He can only use the software only in a single machine or computer.

7. Why is the copyright law, in its present form, considered to be unenforceable?

Copyright law is unenforceable because the owner of creation has a choice whether he would want to apply for a copyright for his work or not.

8. What changes would you suggest in the current copyright laws to make it enforceable in cyberspace?

Copyrighted works should not be placed in the internet to prevent copying and redistributing copies of the software. Application for a copyright should be made much easier and not too complicated to encourage people to apply for a copyright of their work.

9. Has the Internet made software protection easier or more difficult? Why or or why not?

For me internet made software protection more difficult because internet anyone can post the source code of software and they can also upload to internet installer of any software they want to give to the public. This source code and software installer will then be downloaded by the people and they can use it without authority.

10. There is a movement (that includes hackers) that is advocating for free software! Discuss the merits of this idea, if any.

Free software movement wants software to be free for the public. One reason for this is that they believed human knowledge should be shared to the public for free without any cost. They want everyone to benefit from software made by human idea and not only the people who work and build the software.

11. Because of income disparities between north and south, and have and have-nots, fair pricing of computer products is impossible. Discuss.

It is very impossible to have a fair pricing in software. No one would agree to sell software with two price variations. No company would want to sell their product at a lower price to those who have-nots compared to the price they will be selling to those people who have. Those people who have will definitely contradict this idea and they will look at it as unfair to them.

12. Most copyright violations are found in developing, usually, poor countries. Why?

One reason for this is that maybe people from these countries cannot afford to buy their own software because of its high cost. One who can afford to buy software will tend to distribute and make a copy of the software and he can sell software copy at a lower price which the people can afford to buy.

13. Does the high price of software marketing in developing countries justify the high rate of software piracy in those countries? Why?

Yes, high price of software is a big factor that can affect software piracy. Someone who wants to use a software but doesn't have much resources to buy an expensive software will tend to buy pirated copies of the software rather than a genuine copy. Other would also want to test the software first before buying a genuine copy and to be able too test it they will first buy and use a pirated copy of the software.

14. What do you think is the cause of the rising cost of software?

The continuous increase is software cost is maybe because there are only few software programmers which are considered as a resource. If the resource is limited for the company, they need to pay each programmer at a higher rate which greatly affects the price of the software because programmers were the one who will build the software.

15. Is globalization a means through which the developed, usually northern countries, will enforce the copyright laws?

Through globalization northern countries will be influenced by the western culture of how important are copyright laws for the individual who created a product or software. They will be influenced that copyright laws will still be beneficial to the community.

CASE STUDY # 10

1. What is the innovation of Jaipur Foot?

Jaipur foot provides prosthetic foot for the poor which only cost $30 compare to United States which is about $8,000 on an average. Prosthetic foot is provided and serviced for free to give another life to those people in India who lose their limbs and foot because of accidents and diseases.

2. What is the business of Jaipur Foot?

Jaipur Foot is a hand made artificial foot and lower limb prosthetics that has helped and give another life to ten thousand people who lose their foot and limb. The foot was originally designed to meet the needs of developing countries lifestyle.

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

Amputees were the main beneficiaries of Jaipur foot.

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

Afghanistan is considered as the number one market of Jaipur foot because they have landmines and there have been war in this country. Those people who live near landmines were are the victims and not soldiers.

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

In United States the cost of prosthetics is very high for about $8,000 which poor people can't afford. For Jaipur Foot it only cost $30 which people can afford and much lower compared to the West.

6. What is the Gait Cycle?

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

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

Ram Chandra is the person who thinks of ideas on creating an artificial limb. The limb should resemble a natural foot, lighter and should be tailored for local condition. He took his ideas to the doctors and he learned the anatomy of human foot. He experiment using materials such as willow, sponges and aluminum molds. One day when Chandra suffered flat tire he went to a vulcanizing stall and he saw the owner rethreading a tire with a vulcanized rubber. He went back to the vulcanizing stall together with an amputee and a foot cast then he ask the owner to make a rubber foot. The foot has the mobility and the durability Chandra was looking for. The foot then undergoes different refinement to make it look better and the creator of Jaipur foot did not patent it to facilitate the spread of the foot.

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

The design of the foot prosthetic should support the work and the lifestyle of its beneficiaries. Activities should be considered are the following: squatting, sitting cross legged, walking on an uneven ground and walking barefooted.

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

Constraints for the development of Jaipur Foot include poverty, closed economy, work lifestyle and limited trained manpower. Majority of local amputees are poor therefore the prosthetics should be made at a lower cost but with good quality, India, being a closed economy cannot import materials from other country meaning they need to use local materials. Other thing is that the prosthetics should support the work life style of the amputees. There should also be reasonable number of trained manpower for the development of Jaipur Foot.

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

The raw materials used in Jaipur Foot are not imported from other country and it only cost low compared to other prosthetics. Other thing is that material can be sourced locally if in case Jaipur Foot will be manufactured in other country. Meaning materials can be found easily in the manufacturing country itself.

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

The typical fitting of Jaipur Foot is not just fitting the prosthetics the patient's psychological needs was also taken concern of by the society. They also provide on-site meals and overnight accommodations to their patients to develop a sense of community

within the facility. They also offer free meals and accommodations to the patient's family.

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

BMVSS is a nonprofit society composed of the custodian of Jaipur Foot who focused their attention on the financial and social needs of India. They conduct outreach by providing access to the people for their service. They provide the service to their patients regardless of the time. They also provide free boarding and lodging to their customer until the prosthetics is ready. They provide this prosthetics free for the patient just to provide them an artificial foot to help them in their daily lives.

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

I think Jaipur Foot is more competitive than Ossur because they are more focus and they gave high priority on their products in order to give their patients the best prosthetic foot that can help them in doing their activity everyday. Other thing is that despite the fact that Jaipur Foot invest high price in their product, they are still offering it at a lower cost.

14. Is the Jaipur Foot model scalable? Explain.

Yes because their method of expanding their reach to the people is through what they call a camp system. They will be establishing a camp with doctors so that people will no longer need to travel which will also cost additional expense for them. Jaipur Foot is the one going to their possible patients.

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

With the Jaipur Foot's cooperation with ISRO they will receive polyurethane technology developed by ISRO. Through the technology, the cost of each prosthetic foot will be reduced by 40 cents. Other thing is that the prosthetic will be lighter by approximately 60 percent to 350 grams.

CASE STUDY # 11

1. Who is Barack Obama?

Barack Obama is one of the candidates for president in the United States. He served as an Illinois state senator and in 2004 he won as a representative in the U.S Senate. He is Muslim but according but he describes himself as a Christian who is rooted in Christian tradition. During his childhood, his mother and he relocated in Indonesia where the second husband of his mother lived. In Indonesia, he studied both in Muslim school and when they came back to US he then studied to a catholic school.

Barack Obama is not that well known compared to other contender for presidency. Some people also said that if Obama will be elected, he will cause trouble to US because it seems that Obama don't like the US government and politics. If Obama will win for President, he will be the first black American to be the President.

2. Submit a transcript of B.O's landmark speech on race that he gave in Philadelphia, Pennsylvania?

Full Text of Senator Barack Obama's Announcement for PresidentSpringfield, IL |February 10, 2007

Let me begin by saying thanks to all you who've traveled, from far and wide, to brave the cold today.

We all made this journey for a reason. It's humbling, but in my heart I know you didn't come here just for me, you came here because you believe in what this country can be. In the face of war, you believe there can be peace. In the face of despair, you believe there can be hope. In the face of a politics that's shut you out, that's told you to settle, that's divided us for too long, you believe we can be one people, reaching for what's possible, building that more perfect union.

That's the journey we're on today. But let me tell you how I came to be here. As most of you know, I am not a native of this great state. I moved to Illinois over two decades ago. I was a young man then, just a year out of college; I knew no one in Chicago, was without money or family connections. But a group of churches had offered me a job as a community organizer for $13,000 a year. And I accepted the job, sight unseen, motivated then by a single, simple, powerful idea - that I might play a small part in building a better America.

My work took me to some of Chicago's poorest neighborhoods. I joined with pastors and lay-people to deal with communities that had been ravaged by plant closings. I saw that the problems people faced weren't simply local in nature - that the decision to close a steel mill was made by distant executives; that the lack of textbooks and computers in schools could be traced to the skewed priorities of politicians a thousand miles away; and that when a child turns to violence, there's a hole in his heart no government alone can fill.

It was in these neighborhoods that I received the best education I ever had, and where I learned the true meaning of my Christian faith.

After three years of this work, I went to law school, because I wanted to understand how the law should work for those in need. I became a civil rights lawyer, and taught constitutional law, and after a time, I came to understand that our cherished rights of liberty and equality depend on the active participation of an awakened electorate. It was with these ideas in mind that I arrived in this capital city as a state Senator.

It was here, in Springfield, where I saw all that is America converge - farmers and teachers, businessmen and laborers, all of them with a story to tell, all of them seeking a seat at the table, all of them clamoring to be heard. I made lasting friendships here - friends that I see in the audience today.

It was here we learned to disagree without being disagreeable - that it's possible to compromise so long as you know those principles that can never be compromised; and that so long as we're willing to listen to each other, we can assume the best in people instead of the worst.

That's why we were able to reform a death penalty system that was broken. That's why we were able to give health insurance to children in need. That's why we made the tax system more fair and just for working families, and that's why we passed ethics reforms that the cynics said could never, ever be passed.

It was here, in Springfield, where North, South, East and West come together that I was reminded of the essential decency of the American people - where I came to believe that through this decency, we can build a more hopeful America.

And that is why, in the shadow of the Old State Capitol, where Lincoln once called on a divided house to stand together, where common hopes and common dreams still, I stand before you today to announce my candidacy for President of the United States.

I recognize there is a certain presumptuousness - a certain audacity - to this announcement. I know I haven't spent a lot of time learning the ways of Washington. But I've been there long enough to know that the ways of Washington must change.

The genius of our founders is that they designed a system of government that can be changed. And we should take heart, because we've changed this country before. In the face of tyranny, a band of patriots brought an Empire to its knees. In the face of secession, we unified a nation and set the captives free. In the face of Depression, we put people back to work and lifted millions out of poverty. We welcomed immigrants to our shores, we opened railroads to the west, we landed a man on the moon, and we heard a King's call to let justice roll down like water, and righteousness like a mighty stream.

Each and every time, a new generation has risen up and done what's needed to be done. Today we are called once more - and it is time for our generation to answer that call.

For that is our unyielding faith - that in the face of impossible odds, people who love their country can change it.

That's what Abraham Lincoln understood. He had his doubts. He had his defeats. He had his setbacks. But through his will and his words, he moved a nation and helped free a people. It is because of the millions who rallied to his cause that we are no longer divided, North and South, slave and free. It is because men and women of every race, from every walk of life, continued to march for freedom long after Lincoln was laid to rest, that today we have the chance to face the challenges of this millennium together, as one people - as Americans.

All of us know what those challenges are today - a war with no end, a dependence on oil

that threatens our future, schools where too many children aren't learning, and families struggling paycheck to paycheck despite working as hard as they can. We know the challenges. We've heard them. We've talked about them for years.

What's stopped us from meeting these challenges is not the absence of sound policies and sensible plans. What's stopped us is the failure of leadership, the smallness of our politics - the ease with which we're distracted by the petty and trivial, our chronic avoidance of tough decisions, our preference for scoring cheap political points instead of rolling up our sleeves and building a working consensus to tackle big problems.

For the last six years we've been told that our mounting debts don't matter, we've been told that the anxiety Americans feel about rising health care costs and stagnant wages are an illusion, we've been told that climate change is a hoax, and that tough talk and an ill-conceived war can replace diplomacy, and strategy, and foresight. And when all else fails, when Katrina happens, or the death toll in Iraq mounts, we've been told that our crises are somebody else's fault. We're distracted from our real failures, and told to blame the other party, or gay people, or immigrants.

And as people have looked away in disillusionment and frustration, we know what's filled the void. The cynics, and the lobbyists, and the special interests who've turned our government into a game only they can afford to play. They write the checks and you get stuck with the bills, they get the access while you get to write a letter, they think they own this government, but we're here today to take it back. The time for that politics is over. It's time to turn the page.

We've made some progress already. I was proud to help lead the fight in Congress that led to the most sweeping ethics reform since Watergate.

But Washington has a long way to go. And it won't be easy. That's why we'll have to set priorities. We'll have to make hard choices. And although government will play a crucial role in bringing about the changes we need, more money and programs alone will not get us where we need to go. Each of us, in our own lives, will have to accept responsibility - for instilling an ethic of achievement in our children, for adapting to a more competitive economy, for strengthening our communities, and sharing some measure of sacrifice. So let us begin. Let us begin this hard work together. Let us transform this nation.

Let us be the generation that reshapes our economy to compete in the digital age. Let's set high standards for our schools and give them the resources they need to succeed. Let's recruit a new army of teachers, and give them better pay and more support in exchange for more accountability. Let's make college more affordable, and let's invest in scientific research, and let's lay down broadband lines through the heart of inner cities and rural towns all across America.

And as our economy changes, let's be the generation that ensures our nation's workers are sharing in our prosperity. Let's protect the hard-earned benefits their companies have promised. Let's make it possible for hardworking Americans to save for retirement. And

let's allow our unions and their organizers to lift up this country's middle-class again.

Let's be the generation that ends poverty in America. Every single person willing to work should be able to get job training that leads to a job, and earn a living wage that can pay the bills, and afford child care so their kids have a safe place to go when they work. Let's do this.

Let's be the generation that finally tackles our health care crisis. We can control costs by focusing on prevention, by providing better treatment to the chronically ill, and using technology to cut the bureaucracy. Let's be the generation that says right here, right now, that we will have universal health care in America by the end of the next president's first term.

Let's be the generation that finally frees America from the tyranny of oil. We can harness homegrown, alternative fuels like ethanol and spur the production of more fuel-efficient cars. We can set up a system for capping greenhouse gases. We can turn this crisis of global warming into a moment of opportunity for innovation, and job creation, and an incentive for businesses that will serve as a model for the world. Let's be the generation that makes future generations proud of what we did here.

Most of all, let's be the generation that never forgets what happened on that September day and confront the terrorists with everything we've got. Politics doesn't have to divide us on this anymore - we can work together to keep our country safe. I've worked with Republican Senator Dick Lugar to pass a law that will secure and destroy some of the world's deadliest, unguarded weapons. We can work together to track terrorists down with a stronger military, we can tighten the net around their finances, and we can improve our intelligence capabilities. But let us also understand that ultimate victory against our enemies will come only by rebuilding our alliances and exporting those ideals that bring hope and opportunity to millions around the globe.

But all of this cannot come to pass until we bring an end to this war in Iraq. Most of you know I opposed this war from the start. I thought it was a tragic mistake. Today we grieve for the families who have lost loved ones, the hearts that have been broken, and the young lives that could have been. America, it's time to start bringing our troops home. It's time to admit that no amount of American lives can resolve the political disagreement that lies at the heart of someone else's civil war. That's why I have a plan that will bring our combat troops home by March of 2008. Letting the Iraqis know that we will not be there forever is our last, best hope to pressure the Sunni and Shia to come to the table and find peace.

Finally, there is one other thing that is not too late to get right about this war - and that is the homecoming of the men and women - our veterans - who have sacrificed the most. Let us honor their valor by providing the care they need and rebuilding the military they love. Let us be the generation that begins this work.

I know there are those who don't believe we can do all these things. I understand the

skepticism. After all, every four years, candidates from both parties make similar promises, and I expect this year will be no different. All of us running for president will travel around the country offering ten-point plans and making grand speeches; all of us will trumpet those qualities we believe make us uniquely qualified to lead the country. But too many times, after the election is over, and the confetti is swept away, all those promises fade from memory, and the lobbyists and the special interests move in, and people turn away, disappointed as before, left to struggle on their own.

That is why this campaign can't only be about me. It must be about us - it must be about what we can do together. This campaign must be the occasion, the vehicle, of your hopes, and your dreams. It will take your time, your energy, and your advice - to push us forward when we're doing right, and to let us know when we're not. This campaign has to be about reclaiming the meaning of citizenship, restoring our sense of common purpose, and realizing that few obstacles can withstand the power of millions of voices calling for change.

By ourselves, this change will not happen. Divided, we are bound to fail.

But the life of a tall, gangly, self-made Springfield lawyer tells us that a different future is possible.

He tells us that there is power in words.

He tells us that there is power in conviction.

That beneath all the differences of race and region, faith and station, we are one people.

He tells us that there is power in hope.

As Lincoln organized the forces arrayed against slavery, he was heard to say: "Of strange, discordant, and even hostile elements, we gathered from the four winds, and formed and fought to battle through."

That is our purpose here today.

That's why I'm in this race.

Not just to hold an office, but to gather with you to transform a nation.

I want to win that next battle - for justice and opportunity.

I want to win that next battle - for better schools, and better jobs, and health care for all.

I want us to take up the unfinished business of perfecting our union, and building a better America.

And if you will join me in this improbable quest, if you feel destiny calling, and see as I see, a future of endless possibility stretching before us; if you sense, as I sense, that the time is now to shake off our slumber, and slough off our fear, and make good on the debt we owe past and future generations, then I'm ready to take up the cause, and march with you, and work with you. Together, starting today, let us finish the work that needs to be done, and usher in a new birth of freedom on this Earth.

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

Barack Obama said:

"I can no more disown him than I can disown the black community," I can no more disown him than I can disown my white grandmother -- a woman who helped raise me."

Obama can't disown his Pastor Wright because he considers his Pastor as someone who is very important to his life. He can't disown Wright the same way as he can't disown the black community where he belongs and also the same way as he can't disown his white grandmother who raised him. He considers his Pastor as important as the black and white Americans. Even though he belongs to the black community, he still considers the white Americans as important the same way as the black community.

4. How did Singapore come to existence, do you agree with Malaysian's decision? Why?

Singapore was a part of Malaysia but the Malaysian decided to no longer consider Singapore as part of them and because of this decision of Malaysia, Singapore became an independent country with its own government and identity. For me, what Malaysian did was the right decision to make. In doing this they've prevented conflict between Singapore and because of being a separate country Singapore now is continuously improving and they are becoming a better country than Malaysia.

CASE STUDY # 12

ICICI Bank Case Study Guide Questions
1. What is ICICI Bank's innovation?

ICICI Bank provides credit to the poor and they open rural branches for the rural poor of India.

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

This pilot project was initiated despite having 150,000 rural banking outlets; a 1981 RBI survey found that 36 percent of the rural poor still utilized informal sources of credit.

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

This is because of the small average size of transaction and distance of the branches to the villages.

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

Because they only have small loans the key to sustainability becomes scale. They should have a large volume of loans to cover their operating cost. But to achieve this scale is very labor-intensive and takes many years.

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

a. The direct access, bank-led model which was catalyzed by the merger with the rural banking institution, Bank of Madura, utilizes the power of ICICI to promote an grow SHG's and to dramatically increase the scope and scale of rural savings and lending.

b. The indirect channels, partnership model leverage the relationships, knowledge and rural network of organization in the field to avoid the costly bricks and mortar expansion process.

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

Dr. K. M. Thiagarajan who is now the leader of Bank of Madura became familiar with the Grameen Bank model which started in Bangladesh that provide loans to clients below the poverty line. The executives of Madura were inspired by the efforts of Grameen Bank and they believe that what they did can also be effective in India.

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

With the ICICI's three tier system the highest level was a bank employee called a project manager. Project manager is the one in charge of handling the activities of six coordinators, approves loan application and help in developing of SHGs. The coordinator is an SHG member who had a contractual relationship with the bank. She is the one handling the activities of the promoters. Promoters were the one in charge in the formation of new groups. The woman after a year of election with the promoter will become a social service consultant and must form 20 groups within 12 months.

8. What are the 3 essential steps in the SHG process? Comment on why each step is necessary.
        a. Learn to save
        b. Learn to lend what you save
        c. Learn to borrow responsibly

        In order for us to lend money to the poor, there must be savings first which will be the money that will be lent to the poor people. In return to this, the borrower should be responsible enough in paying what they have borrowed.

9. Discuss the NABARD checklist for SHG's. Comment on why each item on the checklist is necessary.
        a. Is the group size between 15 and 20
        b. Are all members considered as poor?
        c. Was there a fixed amount of savings collected each month?
        d. Is there more than 20 percent literacy?
        e. Have they used their lending for internal lending purpose?
        f. Have the members kept a high level of attendance

10. What is the impact of micro lending in a household according to a NABARD study?
        The significant impacts of micro lending in a household includes various aspects such as confidence, communication and decision making and the woman's role in decision making for the household. Before women were not going out of their houses but because of micro lending they now have the confidence to seat in groups and debating on some social and economic issues in the village.

11. Discuss the possible implementation of a smart-card based payment system? Would it work? Why?
        Every one who has a bank account will have their handy debit and credit smart card that they can use instead of traditional way of paying their credit. With the smart card they can do their payment and deposits anywhere. I guess this type of process will work as long as the people will be inform of how it works to prevent encountering errors.

12. Discuss the quote: "Banking with the poor has undergone a paradigm shift. It is no longer viewed as a mere social obligation. It is financially viable as well". Do you think this quote can be applied in the Philippines? Discuss.
        The quote for me means that poor people are no longer considered as a burden in the society. They are now considered as a source of company's income. We can look at them now as possible clients. I think this can also be applied in the Philippines, and to other countries. The poor people can borrow money from the bank but they should be responsible in paying it and therefore they have to work hard to earn and save money to pay the money that they borrowed from the bank.

CASE STUDY # 13

ITC e-Choupal Case Study Guide Questions

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

E-Choupal connects subsistence farmers with large firms, current agricultural research and global markets through their information centers that are linked with the internet. This network is operated by a local farmer in each community called sanchalaks which allow for a virtual integration of the supply chain and significant efficiencies in the traditional system.

2. Discuss the paradox of Indian Agriculture?

Agriculture for India is economically, nutritionally and socially vital. It contributes 23 percent of the gross domestic product, feeds a billion people and employs 66 percent of the workforce. Agriculture is considered economically vital yet it is archaically regulated meaning the produce crops can only be sold in government recognized locations. It is high production yet impoverished producers. Agriculture is considered as high production but still produces were left poor instead of having big income from agriculture.

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

It is because of soya that Indian oilseed complex results in better utilization of scarce resources and greater cropping intensity. Other thing is that soya is exempted from the Small Scale Industries Act in crushing sector to allow for processing in large scale and modern facilities.

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

Before the introduction of E-Choupal there are three commercial channels for the products: the mandis, traders for eventual resale to crushers and producer-run cooperative societies for crushing in the cooperative mills. The farmers only left a small amount of their products for personal consumption and products is processed in the ghani which is a small scale job shop crushing plant.

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

It is not an optimal procurement channel because mandi gives farmer inefficiencies in every stage of the mandi operations and some of the inefficiencies are: distance from the framer, daily price inflation, seasonal price inflation and capture of intraday price shifts.

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

The advantages enjoyed by the ITC's competitors are horizontal spread, vertical presence, old and family owned and risk management. They address this advantages by devising a strategy to systematically deploy IT, customer relationship management system based solutions, customized IT application and realignment of business goals and objectives.

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

ITC looked at what was good with the current system and what it could build on. They not only keep those efficient providers from the existing system but they also created a role for inefficient providers from the previous system.

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

They linked transaction that reduce the farmer's overall cost in the short term but create a cycle of exploitive dependency in the long term. Rural development efforts thus far have focused only on the individual pieces rather than the entire needs.

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

For me this is right because through this the delivery of real time information independent of the transaction and the facilitation of collaboration among the many parties required to fulfill the spectrum of farmer needs.

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

Sanchalaks work on commission basis and that could undermine his credibility. They project the role of sanchalaks as public office rather than a profitable venture. The sanchalaks also take a oath during a ceremony in the presence of a gathering of the local villages, they oath to serve the farming community through the E-Choupal.

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

The samyojaks realized that by introducing ITC to the sanchalaks, they were setting into motion an initiative that would reduce their commissions.

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

The new ITC value chain will start with price setting and dissemination then inbound logistics wherein the farmers will take the note from sanchalaks and proceeds to the nearest ITC procurement hub. The next stage is where the products will undergo inspection and grading then the weighing of products then the payment. After weighing payment the farmer will transport the produce in his trolley from the farm to the nearest processing center or storage hub.

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

The social impacts of E-Choupal are improved agriculture, better lifestyles and brighter future for the people especially to the farmers.

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

In wave 6, ITC will source IT enabled services from rural India. Some of these services are telemedicine, ecotourism, traditional medicine, and traditional crafts. I think this is possible since they have done it with the farming products.

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

I guess this can also be implemented in the Philippines because one of our major products is rice which is a product of farming.

CASE STUDY # 14

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

       Village phone is the only form of communication that rural people use to inform the health services about the outbreak of disease. Voxiva's technology turns the village phone into a communication device on par with that of a computer. Because of the use of the Voxiva's system and just by simply pressing buttons on it, rural health workers can report new cases of disease spread systematically and real time. The heath officers can see the information sent by the health workers through the internet, they can also analyze the data, use the system's communication and messaging tools to respond.

2. What are the 3 ingredients of an effective system of disease surveillance and response?
       a. Real time collection of critical information from distributed network of people
       b. Fast analysis of data for faster decision making and distribution of resources
       c. Communication back to the field to coordinate response

3. According to Meyer, what are his findings regarding ICT projects?
       a. Most ICT projects are deployed on a pilot basis and not scaleable
       b. Projects were focused on connectivity and devices rather than the applications that address critical information flow challenges.
       c. Too much focus on the internet and computers as a solution that gives rise to the challenge of electricity, hardware and maintenance cost, training and literacy

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

       People were ignoring the fact that there are lots more telephones in the world which is 2.5 billion at last count and realize that telephones are much more accessible, practical tool for most people in the world.

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

       Voxiva was designed to solve the spread of diseases to inform the through fast reporting through the use of their telephones.

6. What are Alerta Pilot's benefits?
       a. It is intuitive to use and accessible
       b. It allows for quicker, better informed decision making by health authorities and better allocation of resources
       c. Fosters better data quality because data is directly inputted by users
       d. Rapid feedback of information to the field and can be used to reinforce the skills and knowledge of health workers in the field
       e. It reduces paperwork burden
       f. It promotes transparency and accountability
       g. It is cost effective

7. How can Voxiva help eradicate diseases?

Through Voxiva the health officer can be able to inform the health official about the spread of disease so that they can be able to make faster decisions on what will they do with the disease spread.

8. How can Voxiva be used for bioterrorism preparedness?
Through their telephone they can be able to inform other people about the spread of bioterrorism and because of this they can be bale to prepare on how to prevent and solve the bioterrorism attack.

9. What are some of the lessons learned in Voxiva's deployment in other countries?
a. Foster two way information flows
b. Leverage existing infrastructure
c. Avoid stovepipes
d. Software is not a system
e. Technology alone will fail

10. What are some of Voxiva's challenges?
a. Voxiva seems to have hit on a solution to a universal problem
b. Ensure that its capacity to win a new business does not outpace its ability to deliver quality service
c. Focus on key opportunities and avoiding distraction
d. Deal with challenges and long sales cycle of selling services to governments and international development agencies.
e. Develop recurring revenue business models that generate from local enemies
f. Manage diverse team and foster continuing innovation.

11. What is Meyer's beliefs regarding diversity? What is its connection to innovation?
Everyone has his unique capabilities and knowledge and by using this they can be able to create new and innovative ways on doing things that can be able to help them improve their lives.

12. Can this system be implemented in the Philippines? What target disease would you recommend?
I think this can also be implemented in the Philippines so that we can be alert of any spread of diseases in the country and to be able to respond to it faster to be able to prevent and solve it.

LONG QUIZ

Review Questions

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

      Ethics is defined as the study of morality, a study of what is right and wrong. Morality on the other hand is defined as a system of rules for guiding human conduct and principles for evaluating those rules. Morality is a system and it is a system compromising moral rules and principles.

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

      Moral system is a system whose purpose is to prevent harm and evils. It also aims at promoting human flourishing. Virtually, all ethicist believe at the minimum, the fundamental purpose of a moral system is to prevent harm and suffering. Rules of conduct are rules that guide every action of an individual in the form of either directives or social policies. The Ten Commandments is an example of directives which guides us at the "micro ethical" level. Social policies guide our conduct at the "macro level". Principles of evaluation are a standard use to evaluate or to justify the rules of conduct.

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

      Gert describes morality as a public system because everyone knows what the rules are without even telling them what these rules are. They use the rules as a guide in their actions and they also used this rules to evaluate the actions of other person.

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

      Gert believe that morality is an 'informal" system because even though no one is enforcing someone to adhere or obey with the rules they still obey to these rules because such rules are obligatory and all of us should adhere to it unlike a game in which not everyone is required to participate in a game and in a game there will always be a referee or judge to enforce the rules. Similarity between moral system and game is that everyone has a goal and to get this goal there should be rules to adhere to.

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

      Moral system is rational because it is based on principles of logical reasoning which is accessible to ordinary people. Morality should not only be understood by privilege groups or individuals but it should be understood and available to all rational people who are moral agents that are bound by the system of moral rules. Moral system is also impartial because moral rules are ideally designed equally to all participant of the system. Gert use the "blindfold system" to ensure that there will be impartiality and equality among its members. Because you are blindfolded while deciding the rules of the system and you do not know what will be your position in the system, you will do your best to design a system in which everyone will treated equally regardless of the position to be occupied.

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

Value means having worth or being of worth. Values are objects of our desires and interest. Philosophers distinguished values into two type: intrinsic and instrumental. Instrumental values serve some further end or good because it is tied to some external standard. Intrinsic values are valued for their own sake. Values can be considered as moral when we used the notion of impartiality and we only not think for our self interest but also for others. Once we used rationality only for our own self interest it is considered as non moral values.

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

Religion, law and philosophy provide different grounds for justifying a moral principle because these three have their own perspectives what is something right in a religion maybe considered wrong in either law or philosophy and vice versa. Other thing is that each country has different religion, laws and philosophy. That is why if we justify a moral principle we can't use all of the three at the same time.

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

Philosophical ethics is ethics based on philosophical study and philosophical study use ethical theory in the analysis of moral issues. Philosophers test a certain claim by testing it against the rules of logical argumentation which is rational and impartial.

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

Philosophical studies and scientific studies are similar in that they both require that a consistent methodological scheme be used to verify hypothesis and theories and these verification schemes must satisfy criteria of rationality and impartiality. Philosophers confirm or reject the plausibility of a certain claim or thesis by testing it against the rules of logical argumentation; these rules are both rational and impartial. Philosophical study uses ethical theory in the analysis and deliberation of issues.

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

The first show stopper is: People disagree on the solutions to moral issues. Different people have different beliefs and because of this they have different answer to many moral questions and because of this people expect that there is no hope of reaching an agreement on answers to any moral questions.

Second stopper is: Who am I to judge others? People think of evaluating and judging the moral beliefs and practices of other as uncomfortable. We people think and feel that it is appropriate to describe the beliefs of others but for us it is inappropriate to make judgments on this moral beliefs and practices of others.

Third stopper is: Morality is simply a private matter. Many people think of morality as something which is private and personal. This matter is contradictory to what

Gert said that morality is a public system, where it has public rules which are common to any members.

Fourth and last stopper is: Morality is simply a matter for individual cultures to decide. People believe that morality can be best understood not privately or personally but as something for groups or cultures to determine. According to this view, morality depends on what is the culture of a particular group.

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

These discussion stoppers will hinder the advancement of dialogue and debate about ethical issues mainly because if these stoppers are what people thinks about what is morality it will be hard for them to say and express what are their thoughts and ideas about different ethical issues. They will just let their culture decide on these ethical issues without even expressing themselves. They won't also evaluate the moral beliefs and practices of other because they consider dong it as inappropriate and which is something to be considered as private.

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

Moral relativism is a normative thesis unlike a cultural relativism which is descriptive thesis. Moral relativism asserts that one should not make moral judgments about the behavior of people who live in cultures other than one's own. This means that what is any behavior can be morally acceptable as long as it is approved by the majority of the people in a particular culture.

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

Ethical theory provides us with a framework for analyzing moral issues via scheme that is internally coherent and consistent as well as comprehensive and systematic. Its individual elements must fit together to form a unified whole to become coherent. A theory's component parts cannot contradict each other. It must be able to be applied broadly to a wide range of actions.

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

In this ethical theory the consequence of actions and policies provides the ultimate standard against which moral decisions must be evaluated. If we were to choose between to actions the one that will bring about a more desirable outcome will be the one to be considered as morally correct actions. The outcome which brought about the benefit for the greatest number of individuals and desirable outcome will be considered morally correct.

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

In rule utilitarianism what ultimately matters in determining whether or not a action or practice is morally acceptable is the consequence which was brought about by the rules and principles and not the consequence of individual acts while in act

utilitarianism, it considers the consequence of an act to determine whether a practice is acceptable or not.

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

Duty based ethical theory states that morality must ultimately be grounded in the concept of duty or obligations that humans have to one another and never in the consequence of human actions. It tells that everyone of us are rational and because of this everyone has duty or obligation to one another in a moral community.

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

In rule deontology, it is the objective rule that will determine if the action will have moral worth – if the action brought about by the rule compromise with the categorical imperative. In act deontology, it states that everyone of use have our own prima facie (or self evident) duties, which all thing equal, we must follow. If there are no conflicts in a situation, then each prima facie duty is called an actual duty which we must do. But if there will be a conflict, we have to reflect on the competing prima facie duties and we have to weigh the evidence at hand to determine which course of action would be required in a given situation.

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

Contract based means that a moral system comes into being by virtue of a certain contractual agreements between individuals. In this theory rules and laws were agreed upon by the members of the system and something that are enforced and designed to protect individual from being harmed by other members of the system. This theory gave us motivation for being moral. We see that it is our individual self interest to develop a moral system with rules to be followed.

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

Character based theory ignores the special roles that consequence, duties and social contract play in moral system, importantly in determining the appropriate standard for evaluating moral behavior. It focuses on criteria having to do with the character development of individuals and their acquisition of good character traits from the kinds of habit they develop.

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

James Moor identifies the ideas which are somehow similar between utilitarian and deontological theories. He believes that everyone wants to be protected against suffering unnecessary harms. Moor uses an ethical approach that combines consideration of consequences of action with more traditional deontological consideration of duties, rights and justice. He considered what kind of conduct we want ethics to regulate.

Discussion Questions

1. I think this stoppers are already complete because if there will be an additional stopper then it will be really impossible to came up with a solution to an ethical issue. This

stoppers I think were the stoppers that are commonly experience by most of the people. It is easy to fall victim to these stoppers maybe because most of us are not confident enough to evaluate and judge the ethical practices of others because we find it as inappropriate and something which must be done by the person himself. There are also some situations that even though we comment and give what are ideas, people don't agree and some do not accept the ideas of others. We often disagree to what others believe because everyone has their own point of view and own perspective. This point of view maybe from the culture we are from.

CORPORATE SOCIAL RESPONSIBILITY
(Project)

St. Bernadette Publishing House Corporation
1373 E. Rodriguez Sr. Ave., Kristong Hari, Quezon City
Tel No.: 725-3792
TeleFax: 410-07-00

Branches:
Cebu Branch: 75 Sepulveda St., Cebu City
Davao Branch: Magdalena Apartment Door 1, San Antonio Village, Matina, Davao City

COMPANY PROFILE

St. Bernadette Publishing House Corporation is a company that publishes books and other reading materials for Pre School, Primary and Secondary school students. As of now they have branches in Cebu and in Davao. The company offers book for both public and private school nationwide. At present the company is under the leadership of Mrs. Ma. Conception S. Malangen. They have 60 agents who go to different schools to promote their books to different schools and 60 employees in their main office located at E. Rodriguez Sr. Avenue, Kristong Hari, Quezon City, Philippines. They have printing partners namely Bookman Printing, Brown Madonna Press Incorporated, Adriana Printing and CFS Printing.

COMPANY HISTORY

St. Bernadette Publications House Corporation (SBPHC), with an initial capital of PhP 200,000.00, started its operation in 1988. SBPHC published and sold a few students' journals concentrated on Social Studies, Values Education, and Filipino subjects.

After two and a half years of business operation, the owner, Mrs. Concepcion S. Malañgen saw the need to expand and explore horizons and the necessity to induce more funds. And inspired to do better and serve more, she shared her vision of transformation with her husband, Mr. Restituto B. Malañgen who was then a successful marketing executive of the Current Events Digest, Inc. After seeing the feasibility of Mrs. Malañgen's mission, Mr. Malañgen founded the then known as ST. BERNADETTE PUBLICATIONS, INC. with the help of some family members and friends.

And so on June 17, 1991, the new company, with a resolve to increase its line of products by adding more subjects to its roster of journals like Physical Education, Health and Music, Mathematics, and English, was duly registered with the Securities and Exchange Commission (SEC). After a year of business operation, the corporation boosted its finances and thereby challenged to publish its first series of textbook which was *Pagpapahalaga* I-IV, and the result of which was overwhelming because the first five thousand (5,000) copies sold like hotcakes. Subsequently, the company published the English editions of Values Education I-IV and Social Studies I-IV and the tagalog version of Physical Education textbooks. The rest is history.

For almost 15 years in the business today, the company had its ups and downs, continually soaring high in producing every year — about 150 book titles or about 900,000 copies students' textbooks; 1,500,000 copies of students' journals; 10,000 copies of teachers' manuals and about 70,000 copies of students' theme writing, all written by

about eighty (80) authors from different prestigious colleges and universities in the country.

SBPHC in its commitment to fulfill its mission of "Quest for Excellence in Educating Young Minds", has engineered its way in publishing top quality reading materials to equip the Filipino youth with knowledge which in turn can serve a purpose in their lives. All these products have gone a long way from Aparri to Jolo, serving about 1,200 private and public schools nationwide, sold by more than sixty (60) sales representatives of the company.

And in the pursuit of excellence the Board of Directors, the noteworthy authors, and the fifty-five (55) Filipino editors, artists, computer-setters, warehouse and deliverymen and all the office staff, are confident that – what the youth can conceive and believe, they will achieve.

On January 3, 2007, under the management of Mrs. Malañgen, St. Bernadette Publications, Inc. was duly registered as corporation at the Securities and Exchange Commission and since then has assumed its new name ST. BERNADETTE PUBLISHING HOUSE CORPORATION.

COMPANY VISION

Be regarded as one of the top publishing companies in the Philippines.

COMPANY MISSION

In the pursuit of excellence, we the publisher along with our noteworthy authors, editor and staff uphold that which the youth conceive and believe in. to this noble end, a meaningful and fruitful dream will eventually be realized and will benefit us all.

SBPHC's goals include:

- To saturate the educational institutions, both private and public schools in all levels— pre-school, elementary, and high school—with corresponding quality textbooks along with Teacher's Manual, Laboratory Manuals, journals, and other learning/instructional materials.
- To provide every student a quality learning material at a very minimal cost.

PRODUCTS AND SERVICES

St. Bernadette Publishing House Corporation is a company that offers books to different schools either public or private schools nationwide. They hire authors to write manuscripts of the books. Once the manuscripts of the books are completed the author will submit it to the publishing and it will undergo different checking and validation of the editor. After validating the books, the company will be the one who will design and layout the books. Once the designing and layout is finish they will give a copy of the book to the author and other copy to the printing press to provide additional copies of the book which they will sell to different schools nationwide through their agents.

Table below will show the different books offered by St. Bernadette Publishing House Corporation to their primary customers which are the students from Pre-school, Primary and Secondary level.

Pre School	Primary Level	Secondary Level
Religion Books	Filipino Books	English Books
Writing Books	HELE Books	Skillbook for Math Books
Reading Books	Mathematics Books	Mathematics Books
Science Books	MAPE Books	Science Books
Sibika Books	Msepk Books	Values Education Books
Mathematics Books	GMRC Books	Eduk. Pagpapahalaga
English Books	English Books	Aklat para s Filipino
	Writing Books	ICT for Everyday Life
	Science Books	Indayog ng Panulat
	Civic and Culture Books	Filipino Books
		TLE Books
		MAPEH Books
		Ang Pilipinas Books
		Phil. History Books
		Writing Books

CORPORATE SOCIAL RESPONSIBILITY

The company's primary customer or clients are basically the one who uses their published books which are the students. Students from pre school, primary and secondary

level are the major readers of their books. Since they sell their books to both private and public school nationwide they get large amount of income from their market.

Many students mostly those who are studying in public schools doesn't have the chance of continuing their studies up to college level. The main reason to this is that their family doesn't have the financial capability to support the studies of their children. At present, even the government college schools require payments for their students. For this reason, students who don't have much money to pay for their college tuition tend to stop studying after they graduated from high school. There are also some cases that students just only finish up to elementary and no longer continue studying up to high school and college.

Even a student who performs well and have the capability to perform well in his studies will tend to stop his education if the family doesn't have money to support his or her studies. These are the students who are victim of poverty and they will suffer once they didn't finish their studies. Even if they want to continue their studies, they don't have a choice but to stop and work rather than study so that they can help their family.

St. Bernadette Publishing House Company can help the student continue their studies and help the students enrich and improve their skills in writing essays and different stories.

The company benefits from this student and they should in return help these students in any way they can. They should look at is as one of their responsibility and they should think of a way on how they can be able to help this students and at the same time they can still earn.

STUDENT AUTHORS AND SCHOLARSHIP PROGRAM

St. Bernadette Publishing House Company will visit every school where they sell their books, especially in public schools that uses the books they published. They will conduct an essay writing contest or story writing contest with these schools and the school management will be the one who will choose the participants of the writing contest.

There will be criteria for the student participant who will participate in the contest. The student should meet the criteria to be qualified in joining the writing contest. The criteria include the following:

a. The participant should be an honor student and has the capability to perform well in his future career
b. The student should have shown the willingness and eagerness in studies
c. The student's family is not financially capable of sending their children until college

St. Bernadette will choose a particular topic that they want the students to write and the students will be given time to write things about the given topic. The student will

have to right his essay on the spot to make sure that the students were really the one who wrote the essay and stories.

After the time given to the student, their essays will be collected and the company's editors will evaluate it the same way that they do in evaluating the manuscript submitted to them by their authors. After the evaluation, the top three students who made the best essay will be chosen. They will receive prizes from the St. Bernadette Publishing House Company. The price includes:

a. Scholarship

So that the student can make sure that he can continue his studies and he should not worry on where he will get money to be able to support his studies.

b. Supply of books that he will be needing

The company will do the same thing to other schools. They will search for a student who has the potential of being an author. They will collect the different essays the students have written and they will make a book out of the student's works. The student will serve like their authors and they will sell the books written by the students.

BENEFITS

Benefit for the students

For the students, they will be encouraged to do well in their studies so that they will be chosen to participate in the contest. Once they participate and join in the contest, they can win scholarship meaning they don't have to stop studying and they can be able to achieve a degree and finish college. Other thing is that their works will be recognized by other people since St. Bernadette will compile their works and publish it and sell it to different schools nationwide.

Benefit for St. Bernadette Publishing House Company

For the company, they were able to help poor student who doesn't have the financial capability to finish their studies and at the same time they can be able to publish a new book which was authored by students. It will have a great possibility that the book will have big amount of sales because the authors of the books were students.