

An Ethic Reader

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For ITETHIC

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Book Reviews

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ITETHIC

BOOK TITLE: Business Ethics 4th Edition
HF 5387 F45 2000

Book Review

Chapter 4:
“Effective compliance”

Explanation:

The Federal Sentencing Guidelines for Organizations commission have developed 7 mandatory steps that companies must implement to show due diligence and to minimize their risk for organizational penalties. The steps are based on the commission’s determination to emphasize compliance programs and to provide guidance for both organizations and courts regarding program effectiveness.

Chapter Summary:

The chapter described 4 dimensions of social responsibility: legal, ethical, economic, and philanthropic.

Legal dimension of social responsibility refers to laws and regulations established by the government to set minimum standards for behavior

Ethical dimension refers to behaviors and activities that organizational members, the community, and society expect from business, even though they may not be written into law.

Economic dimension relates to how resources for the production of products are distributed within a social system.

Philanthropic dimension relates to the structure and dynamics of society and the quality of life issues with which it is concerned.

Chapter 5:
“Ethical issue intensity”

Explanation:

The statement can be defined as the perceived relevance or importance of an ethical issue to the individual, work group or organization. It is personal and temporal in character in order to accommodate values, beliefs, needs, perceptions and the special characteristics of the situation.

Chapter Summary:

Ethical issue intensity reflects the ethical sensitivity of the individual or work group triggering the ethical decision process. Ethical issues can be perceived differently by different individuals.

Chapter 6:

“Centralized organizations”

Explanation:

The decision making is concentrated on the hands of the top-level managers, and little authority is delegated to lower levels of organization. Responsibility, both internal and external, rests with top-level managers. This structure is applicable for organizations with high risk decisions and whose lower-level managers are not highly skilled in decision making.

Chapter Summary:

The corporate culture refers to the patterns and rules that govern the behavior of an organization and its employees, particularly their shared values, beliefs, customs, concepts, ceremonies and rituals. These values may be formally expressed or unspoken. The cultural ethics audit is conducted to identify an organization’s corporate culture.

Book Review
BOOK TITLE
Business Ethics

Chapter 4:

The equilibrium point is the point at which the amount of goods buyers want to buy exactly equals the amount of goods sellers wants to sell, and at which the highest price buyers are willing to pay exactly equals the lowest price sellers are willing to take.

Explanation:

At the equilibrium point every seller finds a willing buyer and every buyer finds a willing seller. Moreover, this surprising result of perfectly competitive free markets has an even more astonishing outcome: It satisfies three moral criteria of justice, utility, and rights. That is, perfectly competitive free markets achieve a certain kind of justice, they satisfy a certain version of utilitarianism, and they respect certain kind of moral rights.

The well-known supply and demand curves can be used to explain the phenomenon. Our explanation will proceed in two stages. First, we will see why perfectly competitive free markets always move toward equilibrium in this way achieve these three moral outcomes.

A demand curve is a line on the graph indicating the value that consumers place on goods as different quantities of those goods are made available to them. The fewer goods available to consume, the higher the price buyers put on them, so the demand curve slopes down to the right. A supply curve is a line on a graph indicating the prices producers or sellers must charge to cover the costs of supplying given amounts of a commodity. The higher the price per unit, the more unit sellers can supply, so the curve slopes to the right.

Chapter 5:

Essential in permitting him to live a human life.

Explanation:

At this time in our history, it has become clear that a livable environment is essential to the fulfillment of our human capacities. Consequently, human beings have a moral right to a decent environment, and it should become a legal right. Moreover, Blackstone adds, this moral and legal right should override people's legal property rights. Our great and increasing ability to manipulate the environment has revealed that unless we limit the legal freedom to engage in practices that destroy the environment, we shall lose the very possibility of human life and the possibility of exercising other rights, such as the right to liberty and to equality.

To a large extent, something like Blackstone's concept of "environment rights" is recognized in federal law. Federal statutes in effect impose absolute limits upon the property rights of owners of firms, and Blackstone's arguments provide a plausible rationale for limiting property rights in these absolute ways for the sake of a human right to a clean environment.

Chapter 6:

The definition of product quality used here is: the degree to which product performance meets predetermined expectation with respect to reliability, service life, maintainability and safety.

Explanation:

Reliability: claims of reliability refer to the probability that a product will function as the consumer is led to expect that it will function. If a product incorporates a number of interdependent components, then the probability that it will function properly is equal to the result of multiplying together each component's probability of proper functioning.

Service Life: claims concerning the life of a product refer to the period of time during which the product will function as effectively as the consumer is led to expect it to function.

Maintainability: claims of maintainability are claims concerning the ease with which the product can be repaired and kept in operating condition. Claims of maintainability are often made in the form of an express warranty.

Product safety: implied and express claims of product safety refer to the degree of risk associated with using a product. Since, the use of virtually any product involves some degree of risk; questions of safety are essentially questions of acceptable known levels of risk.

Reference:

Business Ethics: concepts and cases 3rd edition, Manuel G. Velasquez

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ITETHIC

BOOK TITLE: Business Ethics 2nd Edition
HF 5387 B69 1990

Book Review

Chapter 1:

“Promises should be kept”.

Explanation:

The question is asked for a reason and to justify ones' actions. Most of us would agree that promises should be kept. Because it is an ethical rule that we think we should follow. They call it a rule of common morality. If we decide not to obey that rule, if we think we should not or need to follow it, then we need to justify our proposed behavior with a good reason. Every man's action has a reason and was done by choice. If we look at business and ask “what should one do?” perhaps the most obvious answer, the simplest rule, is following “one should do one's job”. That's a straightforward rule that common morality gives us.

One could also ask vice versa, “why should one do one's job?” but that would be a question asking for a higher principle of justification. But even that doesn't seem too difficult; we could say that it seems fairly obvious that anyone who freely agrees to take on a job also agrees to meet the responsibilities of that job. You should do your job because it's your responsibility freely taken on and “One should meet one's responsibilities” or you signed a contract and one should abide by the contract. And the contract is a promise.

Chapter Summary:

Higher morality and good justification for a specific action is very important. When you sign a contract, you must read and when you sign it, it means you agree and you will do anything that's stated that you need to do.

Chapter 2:

“If you want to be ethical, join a monastery or be a teacher, but if you want to get into business , recognize it's a tough, dog-eat-dog, competitive world where there 's no room for softies or bleeding hearts.”

Explanation:

It maintains that the sole purpose of business is to make profit, but it justifies business's single-minded pursuit of profit on moral grounds. It makes a utilitarian claim that if business doesn't deviate from pursuing a profit, then society will be better off. Thus, business people, in fulfilling their role obligations for their own sake and the sake of their business, serendipitously make society better off too. The business person's role in society is crucial, and even though

other roles conflict with it, in the long run performing the correct business practices will be the ethical thing for the business person to do. Since good business is good ethics, good ethics will be good business too. So even if you need to be tough but you're still doing either good business or good ethics, you're in good terms with the society and people.

Chapter Summary:

When you're in good terms to your people and your society, you are doing good business and good ethics. Making use of your society can help your company and themselves too because you are maximizing your resources and their full potentials.

Chapter 3:

"Without an integrative framework, exchange itself cannot develop, because exchange, even in its most primitive form, involves trust and credibility."

Explanation:

In business relations, trust and credibility are exhibited in promise keeping, especially in the honoring of contracts. In almost every case of a cash-for-product transaction, either the purchaser receives goods before paying or the purchaser pays before receiving the goods. Seldom is the transfer simultaneous. What would happen to a business if an attempt to receive something for nothing, it was common practice for purchasers to claim that they had paid for the product or service when they had not.

Chapter Summary:

In every aspect of our life, trust is important, so as credibility for our own, name and family's sake. It is connected on how you do transact or how you do things. The more ethical you do things, the better trust and credibility you gain.

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ITETHIC

BOOK TITLE: Business & Society 3rd Edition
HF 5387 C37 1996

Book Review

Chapter 1:

“All told, the period 1970-1990 represents an era of substantial economic expansion and a marked improvement in the living standards of the average American”.

Explanation:

The expansion has subsided somewhat in the 1990's, the conference board further observes that today's young adults are living nearly twice as well as their parents and that this improvement in American living standards will continue throughout the final decade of the 20th century. A Gallup poll of Americans substantiated this perspective.

Gallup found that most Americans see a better life for themselves on all fronts like in their finances, careers, and general quality of life. Alongside an increased standard of living has been a growth in the average formal education of the populace. As people become more highly educated, their expectations in life generally rise. The combination of affluence and education forms the underpinning for a climate in which a societal criticism of major institutions, such as business, naturally arises.

Chapter Summary:

The pluralistic business system in the U.S has several advantages and some disadvantages. Within this context, business firms must deal with a multitude of stakeholders and an increasingly special-interest society. A major force that shapes the public's view of business is the criticism that the business receives from a variety of sources. A factor in the social environment that have contributed to an atmosphere in which business criticism thrives includes the revolution of rising expectation.

Chapter 2:

“Social screening”

Explanation:

It's the backbone of the socially conscious investing movement. Investors seeking to put their money into socially responsible firms want to screen out those firms they consider to be socially irresponsible or to actively invest in those firms they think of as being socially responsible. There are also negative social screens and positive social screens. Some of the negative social screens that

have been used in recent years include the avoidance of investing in tobacco manufacturers, gambling casino operators, defense or weapon contractors and firms doing business in South Africa.

It's difficult and more challenging to implement positive social screens because they require the potential investor to make judgments calls as to what constitutes an acceptable or good level of social performance on social investment criteria.

Chapter Summary:

The corporate social responsibility has been expanded to include a concern for social responsiveness. The responsiveness focus suggests more of an action-oriented theme by which firms not only must address their basic obligations but also must decide on basic modes of responding to these obligations. The identification of social issue has blossomed into a field now called "issues management".

Chapter 3:

The production, managerial and stakeholder views of the firm

Explanation:

Owners thought of stakeholders as only those individuals or groups who supplied resources or bought products or services. As time passed and we witnessed the growth of corporations and the resulting separation of ownership from control, business firms began to see the need for interaction with major constituent groups.

Chapter Summary:

A stakeholder is an individual or group that claims to have one or more stakes in an organization. Stakeholders may affect the organization and, in turn be affected by the organization's actions and decisions. The stakeholder approach extends beyond the traditional production and managerial views of the firm and warrants a much broader conception of the parties involved in the organization's functioning and success.

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BOOK TITLE: Business & Society
HF 5387 M37 1993

Book Review

Chapter 4:

“Greatest good for the greatest number”

Explanation:

People as a society should add together quantitative units of happiness and subtract quantitative units of unhappiness to arrive at a measure of total happiness or total pain and pleasure. Society can make more rational decisions about what to do. Economists are at an advantage because for them a quantitative analytical unit exists. The quantitative techniques are simply systems of national accounts that aggregate at the level of the nation information that business people routinely gather about their firms.

Chapter Summary:

Ten moral principles from the writings of various ethical philosophers have been shown to exist. Some of these are deontological principles relating to right and wrong and some are teleological relating to good and bad.

Chapter 5:

“Responsibility means punishment”

Explanation:

Responsibility has both internal and external aspects. Internally, the members of the organization have responsibility for choosing criteria that bear upon their choices and taking into account the consequences of what they do. People in the organization may arbitrarily designate what pleases them as good and what displeases them as evil. Externally, needs standards and sanctions that come from society.

Government establishes penalties to rectify or prevent irresponsible acts such as crimes, misdemeanors, breaches of contract and negligence. The state may be designed to secure the interests of the mighty, the powerful or the rich. It may be an instrument to protect the privileged. Responsibility needs more than external sanctions. It has to have an internal component. Society structures and orders values and government apply sanctions when people do not live up to these values.

Chapter Summary:

Social responsibility is more than simply charity. It may involve efforts to identify social needs as the basis for profitable activities. Most studies show that the corporation's interests are served by its being socially responsible. Many benefits accrue to the socially responsible corporations. These include better motivated employees, more loyal customers, and more supportive communities.

Chapter 6:

"In excess of that required to fund all of a firm's projects that have positive net present values when discounted at the relevant cost of capital."

Explanation:

Many economists believe that to enhance the efficiency of the firm, excess free cash should be paid to shareholders. Because of the separation of ownership and control, managers have strong incentives not to pay it to the shareholders. The problem is how to motivate managers to disgorge the cash rather than to invest it at below the cost of capital or to waste it through organizational inefficiencies.

Chapter Summary:

The corporate social responsibility debate took on a new significance for companies in the 1970s as society turned its attention to issues like equal opportunity, pollution control, energy and natural resources and consumer and worker protection. Advocates of corporate social responsibility maintained that corporations had a broader array of responsibilities that went beyond the mere production of goods and services at a profit.

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ITETHIC

BOOK TITLE: Business & Society
HF 5387 C37 2006

Book Review

Chapter 1:

“In the long run, those who do not use power in a manner which society considers responsible will tend to lose it.”

Explanation:

Whenever power and responsibility become substantially out of balance, forces will be generated to bring them into closer balance. When power gets out of balance, a variety of forces come to bear on business to be more responsible and more responsive to the criticisms being made against it. Some of these more obvious forces include governmental actions, such as increased regulations and new laws.

Chapter Summary:

The pluralistic business system in the US has several advantages and disadvantages. Within this context, business firms must deal with a multitude of stakeholders and an increasingly special-interest society. A major force that shapes the public's view of business is the criticism that business receives from a variety of sources. Factors in the social environment that have contributed to an atmosphere in which business criticism thrives include affluence, education, public awareness developed through media, the revolution of rising expectations, a growing entitlement mentality, the rights movement and a philosophy of victimization.

Chapter 2:

“The connotation of responsibility is that of the process of assuming an obligation. It places an emphasis on motivation rather than on performance.”

Explanation:

Responsibility taken quite literally, does imply more of a state or condition of having assumed an obligation, whereas responsiveness connotes a dynamic, action-oriented condition. Perhaps business in some instances, has failed to accept and internalize the obligation, and thus it may seem odd to refer to it as responsibility. Nevertheless some motivation that led to social responsiveness had to be there, even though in some cases it was not articulated to be a responsibility or an obligation.

Chapter Summary:

The socially responsible or ethical investing movement seems to be flourishing. This indicates that there is a growing body of investors who are sensitive to business's social and ethical performance. Studies of the relationship between social responsibility and economical performance do not yield consistent results but social efforts are nevertheless expected and are of value to both the firm and the business community.

Chapter 3:

Mixed Blessing stakeholder

Explanation:

Mixed blessing stakeholder is high on both potential for threat and potential for cooperation. They could become a supportive or non-supportive stakeholder. The recommended strategy is to collaborate with them. By maximizing collaboration, the likelihood is enhanced that this stakeholder will remain supportive.

Chapter Summary:

A stakeholder is an individual or a group that claims to have one or more stakes in an organization. Stakeholders may affect the organization and, in turn, be affected by the organization's actions, policies, practices and decisions. The stakeholder approach extends beyond the traditional production and managerial views of the firm and warrants a much broader conception of parties involved in the organization's functioning and success.

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ITETHIC

BOOK TITLE: Moral Issues In Business
HF 5387 S475 2004

Book Review

Chapter 1:

“What goes around comes around.”

Explanation:

According to this book and based from experience, this is often correct. But unfortunate as it may be, sometimes viewed just in terms of personal self interest it may pay off for you to do what you know to be wrong. People sometimes get away with their wrongdoings, and if their conscience bothers them at all, it may not bother them that much. To believe otherwise is not only wishful thinking but also shows a lack of understanding morality.

Chapter Summary:

The preemptive obligations we are proposing have in recent years become widely accepted in both public and private bureaucracies. Governmental agencies typically have ombudsmen, and state and federal governments have enacted protections for whistleblowers. In the wake of several incidents, the Exxon Corporation has enacted regulations requiring employees who notice possible misconduct or dangerous situations to notify their superiors in writing.

Chapter 2:

“Every change must have a cause.”

Explanation:

According to Kant, an absolute moral truth must be logically consistent, free from internal contradiction. It is a contradiction to say that an effect does not have a cause. Kant aimed to ensure that his absolute moral law would avoid such contradictions. If he could formulate such a rule, he maintained, everyone would be obliged to follow it without exception.

Chapter Summary:

Consequentialist moral theories see the moral rightness or wrongness of actions as a function of their results. If the consequences are good, the action is right. If they are bad, the action is wrong. Egoism is the consequentialist theory that an action is right when it promotes the individual's best interests. Proponents of this theory base their view on the alleged fact that human beings are, by nature, selfish.

Chapter 3:

“Primary social goods”

Explanation:

These include not just income and wealth but also rights, liberties, opportunities, status and self respect. Once the veil of ignorance is lifted, people will have more specific ideas about what is good for them, they may choose a life built around religion, one spent in commerce and industry or one devoted to academic study.

Chapter Summary:

Justice is one important aspect of morality. Talk of justice and injustice generally involves appeals to the related notions of fairness, equality, desert and rights. Economic distributive justice concerns the principles appropriate for assessing society’s distribution of social benefits and burdens particularly wealth, income, status and power.

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BOOK TITLE: Ethical Issues in Business
HF 5387 D37 2000

Book Review

Chapter 4:
"Self-Serving Manager"

Explanation:

They confront all of the same problems that the earnest manager does. They are different because she may turn all of these problems to their advantage. Stakeholder theorists would wish to condemn managerial action that was self serving or in some other way failed to achieve optimal balance among stakeholder interests.

Chapter Summary:

The stake holder theory informed by the concept of balance yields three important insights. First, stakeholder theorists have so far failed to align their theory's central concepts. Second, is their inattention to constructing and explicating a concept of balance that is aligned with its central concepts and its normative program leaves managers unable to carry stakeholders; third, it does provide a means by which to rationally evaluate managerial action.

Chapter 5:
"Individual dismissal"

Explanation:

When an explicit agreement of contractually binding terms of employment is absent, the employment relationships exist only so long as both parties will it to continue. Either party is free to end the relationship at his or her will. The relationship may be terminated at any time and for any reason.

Chapter Summary:

The widespread and persistent misrecognition of employee rights in the country is inconsistent with the primary importance our nation places on the rights of individual. The misrecognition remains one of the most questionable elements in the political and economic structure of our society.

Chapter 6:
“The Poker Analogy”

Explanation:

Both have a large element of chance, in the long run the winner is the one who plays with steady skill. In both games ultimate victories requires intimate knowledge of the rules, insights into the psychology of the other players, a bold front, a considerable amount of self-discipline, and the ability to respond swiftly and effectively to opportunities provided by chance.

Chapter Summary:

A trader must reveal everything that is in the interest of another party to know, seems to hold up only when the other is someone to whom he owes a fiduciary duty.

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ITETHIC

BOOK TITLE: Ethical Issues in Business
HF 5387 E84 1993

Book Review

Chapter 4:
"caveat emptor"

Explanation:

The quote means let the buyer take care of himself. Sellers and buyers don't exhibit equality. A buyer who must purchase different kinds of commodities cannot hope to be as knowledgeable as a manufacturer who specializes in producing a single product. Buyers have neither the expertise nor the time to acquire and process information they must base their decisions.

Chapter Summary:

Risk assessment may be the most important step in the risk management process, and may also be the most difficult and prone to error. Once risks have been identified and assessed, the steps to properly deal with them are much more programmatically. Part of the difficulty of risk management is that measurement of both of the quantities in which risk assessment is concerned can be very difficult itself.

Uncertainty in the measurement is often large in both cases. Also, risk management would be simpler if a single metric could embody all of the information in the measurement. However, since two quantities are being measured, this is not possible. A risk with a large potential loss and a low probability of occurring must be treated differently than one with a low potential loss but a high likelihood of occurring.

Chapter 5:

"An agent is subject to his principle to act solely for the benefit of the principle in all matters connected with his agency. Specifically, an agent is also under a duty not to act or speak disloyally."

Explanation:

Loyalty can apply only in a relationship that transcends self-interest and must be based on a stable relationship of trust and confidence. The relationship of an employee a\to the corporation is not that kind of relationship because it is a relationship of mutual self-interest. In this form of relationship, the employee does not have an obligation of loyalty to the employer.

Chapter Summary:

A major concern is progress through the promotion and utilization of new technology. To sustain and enhance this form of progress, it is necessary to optimize the flow of information and innovation all the way from conception to everybody. It is now unwise for management to rely on trade secret law and derivative employee contractual restraints to preserve trade secrets.

Chapter 6:

“equal pay for equal worth”

Explanation:

The comparable worth of work is the criterion for whether the work is equal. Comparable worth is used to refer to a set of several diverse principles that assert that persons should be paid on an incidental scale for jobs requiring the same competence, education, effort, stress and responsibility.

Chapter Summary:

The social circumstances of discrimination were to be substantially altered. The introduction of preferential treatment on a large scale runs the risk of producing economic advantages to individuals who do not deserve them, protracted by court battles, congressional lobbying by power groups and economic efficiency.

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ITETHIC

BOOK TITLE: Business Ethics 4th Edition
HF 5387 S47 2002

Book Review

Chapter 4:

“People more so than ever are looking out for themselves and focus on what they want out of their career as the old social contract is broken”

Explanation:

People are rearranging their ideas about what’s important in life and about what they want out of it. Loyalty on the employers seems to be on a decline, and loyalty to fellow workers seems on the rise. Workers today often subordinate them to personal needs, which results in rampant absenteeism. To improve productive capacity and be competitive, it must seriously confront these changing social attitudes. It is counterproductive to compare today’s worker with an idealized worker of yesteryear.

Chapter Summary:

Capitalism is an economic system in which the major portion of production and distribution is in private hands, operating under a profit or market system. Socialism is an economic system characterized by public ownership of property and a planned economy. Meaning they are opposites. Capitalism rests under private matters while socialism rests under public ideas.

Chapter 5:

“Corporate Culture”

Explanation:

It is a factor that makes one company succeeds while other languishes. It’s intangible in comparison with things like sales revenue and price-earning ratios. Corporate culture is often the key to a company’s success because it is the shared beliefs of top managers and the employees on how should they conduct their business. These beliefs are often invisible to top managers but have a major impact on their thoughts and actions. It is also the pattern of shared values that gives members an institution meaning and provides them with rules for behavior in their organization.

Chapter Summary:

What we know as the modern business corporation has evolved over several centuries and incorporation is no longer the special privilege it once was. The problem is compounded by the difficulty of assigning moral responsibility to individuals inside corporations.

Chapter 6:

“Union tactics”

Explanation:

The tactics unions use to try to get management to accept their demands and also raise moral issues. One tactic is direct strike, meaning the legal right to strike is labor’s most potent tool in labor management negotiations. Sometimes workers cannot obtain justice and fair play in the workplace in any other way. Second is sympathetic strike, meaning workers have no particular grievance of their own and who may or may not have the same employer decide to strike in support of others.

Chapter Summary:

Some very successful companies have taken the lead in respecting employees’ rights and human dignity. Corporate profits and efficient management are compatible with a fair workplace environment. Most moral concerns in interviewing relate to how the interview is conducted. Interviewers should focus on the humanity of the candidate and avoid allowing their personal biases to color their evaluations.

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ITETHIC

BOOK TITLE: Business Ethics
HF 5387 T43 1996

Book Review

Chapter 2:

“We have diverse standards”

Explanation:

People themselves may not believe that they are cheaters, liars or thieves and while some managers may not believe they are, other managers surely will. As a person we all have our own standards set for us by people we respect. Each one of us is a combination of fears and doubts, of hopes and dreams, of dreads and worries. Each one of us is different; we are all created as a unique human being. We have different traits. We don't really have the same kind of attitude, but almost the same counts.

Chapter Summary:

Diverse influences may affect our ethics. What we want or need may outweigh our considerations of right and wrong. As a result, personal pressures may put our needs above those of others; sometimes those pressures are such that we behave unethically.

Chapter 5:

“Loss of trust”

Explanation:

Once the trust is lost, it is very hard to regain. Regaining trust is the hardest thing to do despite having a lot of friends who trust in you. Once a person has lost their trust on you, you bet, they won't treat you the same as before. You can do whatever you want to get it back, but it will surely take time for everything to get back to normal.

Chapter Summary:

As trust diminishes, confidentiality wanes. If you no longer trust a person, you will no longer trust their work. They will no longer have faith in that they can do the job that needs to be done. In real life, they will no longer believe on what you say. They will no longer believe on what you're doing.

Chapter 6: "Role model"

Explanation:

When you are given a task, you get it done with precision as soon as possible. You don't have to be guarded in order for you to work hard and work precisely. You don't need the presence of authority to feel intimidated so you can get the job well done. You are determined to complete the tasks and the responsibilities assigned to you. When you can do the entire job well, you can be a role model to all employees and to all other people. In real life, when you have ways on living by yourself, meaning you're like a cowboy who can live anywhere, and do anything, from that point you can be a role model to everybody. You don't need their help to leave your own life. You can get it done by yourself, but of course you need help on some aspects of life.

Chapter Summary:

Being a role model is hard, because every body looks at you. They set their standards on the way you handle you work and how you live life. They admire your sense of responsibility and awareness. They can see that they can also be successful when they follow your foot steps. Well not all, but they can succeed if they also try to find their own way of living and handling life.

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Book Review

Chapter 2:

“Nonrecurring”

Explanation:

It is an expense occurring only once on a company's financial statement. It usually appears on an extraordinary item or a collector's item. It has a sentimental value so it is very special. Because it is very special, the price is also special but it's worth it at any angle.

Chapter Summary:

The ethics officer assists with the critical task of forming the organization's conscience. They help foster an ethical environment, aids in decision making and supports on doing the right thing even it is not financially or environmentally ideal.

They act as a discipline officer inside an organization to help people/employee be ethical on everything that they do. He/she can be a role model if they want to but their main goal is to let everybody be ethical on what they do.

Chapter 3:

“Too big to fail”

Explanation:

Something that you did that has a big impact or has a big cost is too hard to lose. You can't just let that something go away that easily. It needs a valid reason for that thing to be disposed of easily. Most especially if you bought something at a very high price, you can't just throw it away or let anybody borrow them. You take care of them because you don't want the price to bother when it doesn't work the way you want it to.

Chapter Summary:

Nonstandard lending has emerged as a prominent feature within the landscape. By tailoring their pricing and underwriting practices to higher-risk borrowers, nonstandard lenders have provided these customers with funds they otherwise would not have had access to and the opportunity to build a sound credit history that might eventually have helped them achieve standard or prime status.

Chapter 4:

“We will also respect information belonging to others, and will not condone any

Explanation:

They respect everybody’s privacy. They will not do anything to harm the people who have private information just to gain access to their stored information. They will use their power to protect everybody’s privacy and will not exploit that power to peak on private matters.

Chapter Summary:

Despite the denial, the furor surrounding Mobil’s activities did not cease. It certainly did not seem as though many in the community saw Mobil in the way the company wished to be viewed as a responsible member of the business in the community.

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ITETHIC

BOOK TITLE: Business Ethics
HF 5387 S47 1996

Book Review

Chapter 3:

“Markets and free exchange”

Explanation:

Libertarians believe that the market tends generally to reward people for skill, diligence and successful performance. Critics of libertarianism sometimes contend that inheritance is patently unfair. According to them, totally free market relations are necessary if people are to be allowed to exercise their fundamental rights. Famine occurs because large numbers of people lack the financial wherewithal to obtain the necessary food.

Chapter Summary:

Economic distribution might be based on pure equality, need, effort, social contribution or merit. Each of these principles is plausible in some circumstances but not in others. In some situations, the principles pull us in different directions. Utilitarian must examine a number of factual issues in order to determine for themselves which economic system and principles will best promote social well being or happiness.

Chapter 4:

“Today’s economic challenges”

Explanation:

Capitalism nowadays rises to a number of important critical questions in both theoretical and operational. Governments in all capitalist countries actively intervene in the economic realm. Over the years they have reformed or supplemented capitalism with programs intended to enhance the security of the work force and increase the welfare of their citizens.

Chapter Summary:

Capitalism is an economic system in which the major portion of production and distribution is in private hands, operating under a profit or market system. One basic defense of capitalism rests on a supposed natural moral right to property. Capitalism has been to and through on so many problems. Capitalism has been through several stages and is trying to overcome those problems.

Chapter 5: "Nepotism"

Explanation:

It is the practice of showing favoritism to relatives and close friends. Suppose that a manager hired a relative strictly because of family relationship. Such a number of moral concerns, chief among them disregard both managerial responsibilities of the organization and of fairness to applicants. Such issues will be coming out. One issue is family relationship. Some people will think that you hired them because they are your relative not knowing their skills. But some people don't understand that you hire them because you trust them more and you know their skills.

Chapter Summary:

In this chapter managerial skills are defined. The one thing that struck me is the word *Nepotism* because it is not always like that. People don't understand that family members have faith in you. There is a very small chance that they will betray you. You hire them because you also have faith in them and you know they can do it. You know their skill that's why you hired them ahead of the other applicants. The only questionable thing is that did you hire them because they are your relative?

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ITETHIC

BOOK TITLE: Business Ethics
HF 5387 D37 2006

Book Review

Chapter 4: "Autonomy"

Explanation:

Morality is not imposed on persons from the outside. They recognize the moral law insofar as they recognize that they are rational beings and belong to the kingdom of beings. The moral law is self imposed and self recognized. The test of the morality of a rule is not whether people in fact accept it.

Chapter Summary:

People judge them like they are not part of them. They step out of the box and critique people knowing that they are also part of the kingdom. They don't allow justice to prevail just to support their statement. By their actions, they don't know that the way they are acting is wrong, just by stepping out of the box tells us that they really don't understand the moral law.

Chapter 5: "Virtues"

Explanation:

Until now we have focused primarily on actions and their evaluation, and we have seen how to use standard techniques of moral reasoning to determine which actions are ethically permissible, which are prohibited, and which are mandatory. Moral discourse and evaluation are not limited to actions. We speak not only of good and bad, moral and immoral.

Chapter Summary:

Some people act as if all moral judgments are intuitive, easy and can be arrived at after only a moment's reflection. One should not assume that all moral judgments are easily arrived at or intuitive, even though many of them are. One does not need training in moral reasoning to know that stealing from an employer is wrong or that executives should not falsify the records of a firm. Basically, not all moral issues are easy to be understood or be answered.

Chapter 6: "Free-Market"

Explanation:

It is a market type system can be shared with other types of economic models. It is a dominant type operative within the system. It can't be controlled by government or by a small group of individuals. Free competition is also involved in the possibility of anyone who so choose to enter into the Market structure as buyers or sellers.

Chapter Summary:

Many moral issues arise in considering a free-market system. One condition of fairness is that both parties have all the appropriate knowledge. Only if both parties know what they are doing, they can now evaluate the transaction. If fairness is built in the system, then only fair transactions are allowed.

Case Studies

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ITETHIC

Reaction:

The infrastructure was created for farmers to have access to information regarding prices as well as agriculture-related information. It took farmers fewer than three months to understand the strength of internet and they started using the system for a host of other non business related and socially beneficial tasks. They found that they could connect to each other and chat about a whole range of issues, not just agriculture and prices.

ITC worked hard to create interfaces in the farmers' native language, HINDI. It also provided software that made it possible to type Hindi characters using Standard English keyboard. One of the common problems for those of the BOP is that they have no identity. Often they are at the fringe of society and do not have a legal identity including voter's registration, driver's license or birth certificate.

A well-understood but poorly articulated reality of development is the role of women. Women are central to the entire development process. They are also at the vanguard of social transformation. We find increasingly those women from different villages who have never met each other are in chat rooms discussing complex issues like interest rate fluctuations and political positions to take with respect to specific issues.

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1. What is the innovation of Jaipur Foot?

- Jaipur foot is tailored to the active lifestyle of the poor and costs only about \$30. The foot was originally designed to meet the needs of a developing country.

2. What is the business of Jaipur Foot?

- Jaipur foot is a predominantly hand-made artificial foot and lower limb prosthesis.

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

- 10 – 25 million amputees in the world and 250,000 are added every year. Amputations vary greatly because of land mines and civil warfare.

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

- Afghanistan is one of the markets because civil war exist and other kinds of war. There are land mines in almost every where that causes the loss of foot and limb of a person.

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

- In the United States, a prosthetic foot costs \$8,000 on an average while the Jaipur foot costs \$30. It is also provided and serviced for free to impoverished handicapped citizens.

6. What is the Gait Cycle?

- It is the activity that occurs between the heel strike of one limb and the subsequent heel strike of that same limb. Stance begins when the heel of the forward to limb makes contact with the ground and ends when the toe of the same limb leaves the ground.

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

- Artificial limbs before were not flexible enough and did not allow for a normal range of motion. Chandra came up with an idea of creating an artificial limb that more closely resembled a natural foot, lighter and tailored for local conditions. He went back to the shop with an amputee and asked if he can make a rubber foot. The foot had the mobility and durability but it had to go through numerous refinements.

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

- Simulate normal foot movements and provide a quality solution for the masses. It emphasizes the activities the people do.

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

- The constraints are poverty because majority of local amputees are poor. Second is closed economy because of limited import of foreign materials. Third is work lifestyle because most amputees worked hard for long hours. Lastly is the limited trained manpower because they lack skill labor relative to the huge demand of prosthesis.

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

- It has no difference at all. The only difference is the price and the place where the materials are manufactured.

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

- Amputees with Jaipur foot are given attention. The patient and their family is being treated very nice because of the main reason, there injury.

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

- They focused their attention on the financial and social needs of workers that are poor. They were trying to make the foot available to as many amputees as possible.

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

- Ossur is the second largest producer of prosthesis in the world and they cooperate with other manufacturing companies while Jaipur foot focuses on India and other Middle-East countries.

14. Is the Jaipur Foot model scalable? Explain.

- Yes, because they are expanding the reach to other remote areas in India. The camp lasts for a few days depends on the number of amputees that are coming to be fitted with prosthesis.

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

- They can be helped in researching and developing of a more advanced foot to ensure reliability, quality, versatility and flexibility.

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Hindustan Case Study

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

- People are having diarrhea because of improper hygiene. They introduced a known and inexpensive solution to educate them about the soap for them to be able to wash their hands.

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

- Hand washing can simply cleanse the germs that are attached in the hands of a person. Because when you eat you don't know when you will use you will use your own hands in eating. It is safer to wash hands before eating so you won't be able to eat the germs that are stuck in your hands.

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

- They have an experience in sharing lessons learned and transferring best practices to increase the efficiency and effectiveness of their operations on a large scale.

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

- They have a way of doing it and they are changing the way of doing it.

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

- Health became synonymous with the base level of cleaning. The younger generations and women showed a preference for more floral fragrances.

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

- The hand washing program resulted in an increase in hygienic hand washing behavior.

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

-

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

- We will still continue because we are having success in other parts.

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

- They were trying to determine appropriate next steps to revive the ailing brand and began to look forward on hand washing.

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

- He would like to expand their product capability. He's considering on making a shampoo or a powder and so on.

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

- The enormous brand equity associated with 107-year old Lifebuoy name, especially in rural India, was something the company could not afford to lose.

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

- Yes, because people in the Philippines are hygienic no matter what there situation in life is. They still want to avoid getting sick because of germs.

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

- They keep on telling that germs are invisible and they are everywhere. And that a germ also causes diseases common to rural families including diarrhea and skin infections.

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?

- We can add but we can't subtract because those are the components that are very important to everybody.

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

- It's effective because you can't remove all germs at once. It will take time most especially if that's a big pile of germs. It requires patience and the will to be clean.

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

- Yes it is a success because people became educated on certain diseases and became aware of the implication of not washing hands.

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

- They will benefit a lot because health now won't be an issue in the long run.

18. is the PPP scalable? What about the Swasthya Cheetna program?

- Yes, the PPP wants to reach 49 million people in its 1st year while the other wants to reach 70 million people by the end of the year.

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

- Yes because it's not impossible to attain something.

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

- They slowed down because they have a sort of competitor.

ITC e-Choupal Case study:

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

- The information centers are linked to the internet, represent an approach to seamlessly connect subsistence farmers with large firms, current agricultural research and global markets.

2. Discuss the paradox of Indian Agriculture?

- The agriculture in India is economically, nutritionally, and socially vital to India. The agriculture contributes 23% of their GDP, feeds a billion people and employs a big percentage of 66%.

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

- Soya is an important innovation because it is non traditional Edible oil and a fundamental part of the Indian diet. The oilseed production demand was also high so they also do domestic importing.

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

- The marketing process prior to the e-Choupal varies in details among states, crops and districts. The percentage of production also depends on the state and crop in question. The farmers traditionally keep a small amount for their personal consumption.

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

- The Mandi is central to the functioning of the marketing channel. The Mandi also acts as a delivery point where farmers bring produce for sale to traders. And also the area served by a Mandi varies by state.

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

- They have a diversified presence in tobacco, hotels, paperboards, specialty papers, packaging, and agribusiness, branded apparel, packaged foods and other FMCG products.

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

- They looked at what was good with the current system and therefore what it could build on. They didn't only keep efficient providers from the existing system.

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

- It consists of many activities, ranging from procuring inputs to selling produce. They are a centralized provider of cash, seeds, fertilizers, pesticides and marketing.

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

- It is a tribute to rural value systems that not a single case of theft, misappropriation, or misuse has been reported among the almost 2000 e-Choupals.

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

- They did not have to invest in building and securing a physical infrastructure such as a kiosk for housing and computers.

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

- They are progressive and willing to try something new. They can read and write.

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

- The value chain is connected to one another and can be used by all of them.

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

- The agriculture improved, they now have better lifestyles and a brighter future.

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

-

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

-

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

- They turned the village pay phone into a communications device on par with a computer.

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

- The first is real time collection of critical information. Second is rapid analysis of data to drive decision making and allocation of resources. Third is communication to the field for response.

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

- Most projects were deployed on a pilot basis and were fundamentally scalable. Projects were overwhelmingly focused on connectivity and devices. There was too much focus on internet and computers as a solution.

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

- He observed that a lot of people are ignoring the fact that there are a lot more telephones in the world.

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

- Voxiva was founded to deliver practical technology solutions to important problems in the developing world. They sought to extend the reach of software applications to people and communities.

6. What are Alerta Pilot's benefits?

- They addressed the needs of Peru's dispersed rural health workers. They are connected approximately 204,000 individuals in two sparsely populated districts. It is intuitive to use and accessible even in the remote areas. It allows for quicker and better decision making.

7. How can Voxiva help eradicate diseases?

- The rural health professionals are able to send and receive voice messages alerts and information about diseases. Individual disease reports arrive in real time with full case details.

8. How can Voxiva be used for bioterrorism preparedness?

- The simplicity and practicality of the solutions have created the demand for the systems.

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

- Their technology was also available in the Web. Leverage existing infrastructure. The software is not a system. Technology alone will fail. Foster two-way information flows.

10. What are some of Voxiva's challenges?

- Their focus on key opportunities and avoiding distraction. To ensure that its capacity to win new business does not out space its ability to deliver quality services.

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

- Diversity won't lead us people to success. We can be successful when we all help each other by any means.

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

- Yes, this can be implemented in the Philippines. The target disease is dengue / yellow fever. Flies and mosquitoes are every where and you cant avoid them.

ICICI Bank Case Study Guide Questions

1. What is ICICI Bank's innovation?

- They are lending money for the poor. Majority of the people living there are poor. So they targeted the poor class in order to attract many customers and don't lose the business. They also want to identify, help and support the economy to go up.

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

- They are deeply concerned about access to banking among the rural poor. They are also responsible for encouraging the flow of credit to rural, agricultural and small-scale industries.

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

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

- They have poor households around the world. They have financial intermediaries.

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

- First is, direct access bank-led model. Second is, indirect channels partnership model.

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

- The Bank of Madura became the most automated old private sector bank in the country. Grameen bank is providing small loans to clients below the poverty line.

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

-

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

- First is, The Organization of group. Second is, mobilization of saying. Third is, directing of sayings.

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

- They are exploring the person's personal background. They want to check their monthly income so they know what they will do when these people apply for loans. They are doing these because nobody wants to be bankrupt because of not knowing the person deeply.

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

- It is the act of lending money to the poor class. They don't reject these people because they know they are also part of the society, and they can be a successful in time.

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

- Yes, because not all people have the capacity to buy products that are high priced. There must be a variety for people to choose what is appropriate for them at the moment.

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

- Yes, because not all people in the Philippines are poor. It also depends on their mind set. They think that they are poor that's why they keep their money and save for the future. They don't spend much for their everyday needs. They don't invest for their future that's why they're poor. It is not too late though to change the mind set of people to turn their lives and to make their future brighter.

Cyberspace law for non-lawyers

Lesson 2: What are their thoughts?

- They say something might be legal but copyright law is certain in some areas.

Lesson 3: Why do almost all writings is copyrighted?

- You don't need to put copyright notice on it. Once they started doing it, it already has a copyright.

Lesson 4: Why does electronic copying can infringe a copyright?

- Copying something in cyberspace can be just as much as infringement.

Lesson 5: How does copying cover many kinds of copying?

- It covers paraphrases, so long as they're close enough.

Lesson 6: Why is it ok to copy facts and ideas?

- Facts are in the public domain.

Lesson 7: Why does conduct of the copyright owner sometimes create an "implied license"?

- You're posting the message to a discussion list almost certainly gives other an implied license to QUOTE IT.

Lesson 8: Why "fair use"?

- If you copy a small part of the original work and not make money for it, its fair use.

Lesson 9: What is not "fair use"?

- If you're copying an unpublished work and the copyright owner hasn't displayed to all comers, its not fair use.

Lesson 10: Why "small" to be "fair"?

- Whether your ultimate goal is the betterment of mankind or just making a quick buck. If you're making money you should probably ask for the copyright.

Lesson 11: Unfair but has "implied license"?

- If you made a group message that asks for help on something, there might be an implied license to pass it to others who can help.

Lesson 12: Why is copyright infringement a “strict liability”?

- A copier may be liable for an infringement even if he neither knew nor had reason to know that he was acting unlawfully.

Lesson 13: What is “Privacy”?

- Is concerned with your ability to hide the truth.

Lesson 14: What is “Informational Privacy”?

- Your information must be placed to safety because you don’t know whether someone will exploit them when they’re exposed.

Lesson 15: How can you hide your information on the net?

- People are using someone’s information to access other sites.

Lesson 16: What is “Privacy” the “Fourth Amendment”?

- Understood to protect only against physical invasions.

Lesson 17: What is Brandeis’ advice?

- The constitution protects people not places.

Lesson 18: How can the police get the permission of a judge?

- They tell the police about a little content of the conversation.

Lesson 19: What is “Statutory Protection”?

- The courts interpreting the constitution have slowly come to protect.

Lesson 20: What is ECPA?

- Electronic Communication Privacy Act

Lesson 21: Who are hackers?

- They are computer experts who have used their power to gain access to systems that they were not authorized to access.

Lesson 22: What is encryption?

- The act of changing something not readable by the people not involved.

Lesson 23: What is Anonymity?

- If you look suspicious you are treated indifferently.

Lesson 24: How is anonymity a self help?

- You can close in your identity so that no one will know.

Lesson 25: What is Private Spaces?

- Everyone has a private space no matter where you are.

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1. Who is Barack Obama?

- He is the son of a black man from Kenya and a white woman from Kansas. He was raised with the help of a white grandfather who survived a Depression to serve in Patton's Army during World War II and a white grandmother who worked on a bomber assembly line at Fort Leavenworth while he was overseas. He's gone to some of the best schools in America and lived in one of the world's poorest nations.

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

<http://my.barackobama.com/page/content/hisownwords>

Philadelphia, PA | March 18, 2008

As Prepared for Delivery

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

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

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

Of course, the answer to the slavery question was already embedded within our Constitution - a Constitution that had at its very core the ideal of equal citizenship

under the law; a Constitution that promised its people liberty, and justice, and a union that could be and should be perfected over time.

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

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

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

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

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

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

This is not to say that race has not been an issue in the campaign. At various stages in the campaign, some commentators have deemed me either "too black" or "not black enough." We saw racial tensions bubble to the surface during the week before the South Carolina primary. The press has scoured every exit poll for the latest evidence of racial polarization, not just in terms of white and black, but black and brown as well.

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

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

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

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

As such, Reverend Wright's comments were not only wrong but divisive, divisive at a time when we need unity; racially charged at a time when we need to come together to solve a set of monumental problems - two wars, a terrorist threat, a falling economy, a chronic health care crisis and potentially devastating climate change; problems that are neither black or white or Latino or Asian, but rather problems that confront us all.

Given my background, my politics, and my professed values and ideals, there will no doubt be those for whom my statements of condemnation are not enough. Why associate myself with Reverend Wright in the first place, they may ask? Why not join another church? And I confess that if all that I knew of Reverend

Wright were the snippets of those sermons that have run in an endless loop on the television and You Tube, or if Trinity United Church of Christ conformed to the caricatures being peddled by some commentators, there is no doubt that I would react in much the same way

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

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

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

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

And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations with him have I heard him talk about any ethnic group in derogatory terms, or

treat whites with whom he interacted with anything but courtesy and respect. He contains within him the contradictions - the good and the bad - of the community that he has served diligently for so many years.

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

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

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

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

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

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

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

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

A lack of economic opportunity among black men, and the shame and frustration that came from not being able to provide for one's family, contributed to the erosion of black families - a problem that welfare policies for many years may have worsened. And the lack of basic services in so many urban black neighborhoods - parks for kids to play in, police walking the beat, regular garbage pick-up and building code enforcement - all helped create a cycle of violence, blight and neglect that continue to haunt us.

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

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

And occasionally it finds voice in the church on Sunday morning, in the pulpit and in the pews. The fact that so many people are surprised to hear that anger in some of Reverend Wright's sermons simply reminds us of the old truism that the most segregated hour in American life occurs on Sunday morning. That anger is not always productive; indeed, all too often it distracts attention from solving real problems; it keeps us from squarely facing our own complicity in our condition,

and prevents the African-American community from forging the alliances it needs to bring about real change. But the anger is real; it is powerful; and to simply wish it away, to condemn it without understanding its roots, only serves to widen the chasm of misunderstanding that exists between the races.

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

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

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

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

But I have asserted a firm conviction - a conviction rooted in my faith in God and my faith in the American people - that working together we can move beyond

some of our old racial wounds, and that in fact we have no choice if we are to continue on the path of a more perfect union.

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

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

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

In the white community, the path to a more perfect union means acknowledging that what ails the African-American community does not just exist in the minds of black people; that the legacy of discrimination - and current incidents of discrimination, while less overt than in the past - are real and must be addressed. Not just with words, but with deeds - by investing in our schools and our communities; by enforcing our civil rights laws and ensuring fairness in our criminal justice system; by providing this generation with ladders of opportunity that were unavailable for previous generations. It requires all Americans to realize that your dreams do not have to come at the expense of my dreams; that investing in the health, welfare, and education of black and brown and white children will ultimately help all of America prosper.

In the end, then, what is called for is nothing more, and nothing less, than what all the world's great religions demand - that we do unto others as we would have them do unto us. Let us be our brother's keeper, Scripture tells us. Let us be our

sister's keeper. Let us find that common stake we all have in one another, and let our politics reflect that spirit as well.

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

We can do that.

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

That is one option. Or, at this moment, in this election, we can come together and say, "Not this time." This time we want to talk about the crumbling schools that are stealing the future of black children and white children and Asian children and Hispanic children and Native American children. This time we want to reject the cynicism that tells us that these kids can't learn; that those kids who don't look like us are somebody else's problem. The children of America are not those kids, they are our kids, and we will not let them fall behind in a 21st century economy. Not this time.

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

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

This time we want to talk about the men and women of every color and creed who serve together, and fight together, and bleed together under the same proud flag. We want to talk about how to bring them home from a war that never should've been authorized and never should've been waged, and we want to talk

about how we'll show our patriotism by caring for them, and their families, and giving them the benefits they have earned.

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

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

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

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

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

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

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

Anyway, Ashley finishes her story and then goes around the room and asks everyone else why they're supporting the campaign. They all have different stories and reasons. Many bring up a specific issue. And finally they come to this elderly black man who's been sitting there quietly the entire time. And Ashley asks him why he's there. And he does not bring up a specific issue. He does not

say health care or the economy. He does not say education or the war. He does not say that he was there because of Barack Obama. He simply says to everyone in the room, "I am here because of Ashley."

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

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

3. How Did Singapore come to its existence?

- Singapore rose in importance during the [14th century](#) under the rule of Srivijayan prince [Parameswara](#) and became an important port until it was destroyed by Portuguese raiders in 1613. The modern history of Singapore began in 1819 when [Englishman Sir Thomas Stamford Raffles](#) established a [British port](#) on the island. Under British [colonial](#) rule, it grew in importance as a centre for both the [India-China trade](#) and the [entrepôt](#) trade in Southeast Asia, rapidly becoming a major port city.

Facing severe unemployment and a housing crisis, Singapore embarked on a modernisation programme that focused on establishing a manufacturing industry, developing large public housing estates and investing heavily on public education. Since independence, Singapore's economy has grown by an average of nine percent each year. By the 1990s, the country has become one of the world's most prosperous nations, with a highly-[developed free market economy](#), strong [international trading](#) links, and the highest [per capita gross domestic product](#) in Asia outside of [Japan](#).

-Wikipedia

4. Do you agree with Malaysia? Why?

- Yes, because they became very self governing. There was social unrest and disputes among the Singaporeans' and the Malaysians' party. They faced severe unemployment and housing crisis.

Paolo Miguel M. Laguerta
1055665

ITETHIC

Casas Bahia

It is a store located in the South of America. He was a survivor from the Nazis camp. He started selling stuffs to poor people way back before to support his family. Now that his business is already successful, he never forgets to look back at his past. There's a Filipino saying that you can't succeed when you don't know how to look back on your past.

Through the years, the founder of the store is still the head of the company. He is the heart and the soul of the company. The company still needs his intelligence and guidance.

For me, it is a very good strategy to focus on just one market. By focusing on one market, you can gather customers for their loyalty and also get their trust in the long run. When you have already established your position, you can now expand to other markets and try doing the same thing until you are trusted and very much appreciated.

For me, maintaining your ethics is one of the best things to do. Ethical culture can have a big impact on other people's lives.

Paolo Miguel M. Laguerta
1055665

ITETHIC

Andra Pradesh

It is possible to be implemented in the Philippines. It depends also on the mindset of the people. It depends if they can adopt to change very fast. Maybe not very fast, fast enough to keep up with the fast changing pace of technology. An automated technology is made for us all to make our lives easier. Most especially for the people who are very tired of doing things manually, they can maximize an automated systems potential on doing work at great speed.

The system was implemented but the corruption is still there. Almost all politicians will not agree that there is no corruption involved. For the benefit of themselves, they will reward themselves for what they have done for the community. It is a part of every politician's life, it is unavoidable. You tempted by the shine of gold in front of your eyes.

In our culture, our politicians use their power to get all the money they want. They don't care if the people want to oust them in their position. As long as they are seated in the governments' office, they will try to maximize their authority to gain the gold that are achieving for.

Paolo Laguerta
Jobim Zabala

Pirates:

1. Figured out how to read Media Defender's email.
 - 3rd commandment
2. Listen to its phone calls.
 - 3rd commandment
3. Access just about any of the company's computers he wanted to browse.
 - 3rd commandment
4. Uncovered the salaries of the top engineers as well as names and contact information kept by C.E.O and co-founder.
 - 3rd commandment
5. Figured out how the firm's pirate-fighting software works.
 - 8th commandment
6. Broke into one of Media Defender's servers and commandeered it so that it could be used for denial-of-service attacks.
 - 2nd commandment
7. "The technology is here for us, so why shouldn't we use it?"
 - 7th commandment
8. The U.S movie industry estimates that it loses more than \$2 billion a year for file sharers and another \$3.7 billion for record industry.
 - 4th commandment
9. The owners of the Pirate Bay willfully and unlawfully exploit and misappropriate both Prince's and the Village People's intellectual property and infringe on their rights of publicity.
 - 8th commandment
10. Most users are likely individuals who in the absence of file sharing would not have bought the music they downloaded.
 - 4th commandment
11. "Cell phone hacks"
 - 4th commandment

Corporate:

1. Media Defender tried to persuade Universal to use a downloading program call uTorrent.
 - 10th commandment
2. Online piracy has got to be stopped.
 - 4th commandment
3. The industry has obsessed for years with battling it.
 - 9th commandment
4. "Media defenders monitors this traffic and employs a handful of tricks to sabotage it, including planting booby-trapped versions of songs and films to frustrate down loaders"
 - 2nd commandment

5. They made software that can trace people who upload files in the net so they can arrest them.

- 3rd commandment

6. "The U.S. movie industry estimates that it losses more than \$2 billion a year to file shares; the record industry, another \$3.7 billion."

- 6th commandment