Ethics Reader By Teemee Jan Tang

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I. Book Reviews

Book Review #1

Name of the Book: **Hard Like Water, Ethics in Business**
Author: **Vincent Di Norcia**

Chapter 1: **Owning Values**

This chapter is all about helping business identify their stakeholders and make good relationship with them. It also tells us about what are the ethical values involved in owning a business. Being responsible and be able to measure the risk, competency of your employees and enhance company's responsiveness to problems and change are some of the key elements in avoiding the downfall of your business and making it grow and have stability. This chapter also tells us an inclusive ownership system should improve the quality not only the stakeholder relations but also the ownership decisions in acquisitions, buy-outs, bankruptcies and franchisor/franchisee relations. Then it also discusses the causes of bankruptcies, how to prevent and what to do in case you are in that situation. Sample causes of bankruptcy that are written in the book are overly risky investments and overly leveraged or speculative financing, not able to measure the level of risk of actions of the business, overtrading, overextension and overexpansion. This chapter explains the use of a stakeholder map which helps to see how the stakeholders most directly at risk from a problem or a decision have the greatest concern to share in solving the problem or making a decision.

"A corporation represents far more than its current stock price. It embodies obligations to employees, customers, suppliers and communities" – Robert S. Saul, Peters Merchant Bank

In my own understanding, this phrase tells us that a corporation, making profit is not the only thing. They should also think the welfare of its employees, customer, suppliers and communities. They are also responsible for their employees because they are the ones who give them salary for support to their family and for their living. They must also be responsible in selling their products and services to customers because the customers are the one who gives them profit and making their business alive and develop. So they must able to meet customer expectations and avoid errors in their business operation. Supplier is also important to the company because they are responsible for the production of what the business is selling and the availability of products that they can sell to it. So you must develop a good relationship with your suppliers. The communities that your business is serving are also important because they compose of your target market so you must develop a good image to them.

Chapter 2: **Managing Values**

The idea of this chapter is to identify some of the ethical values at work in managing companies and identifying the risk of every actions of the company does. This chapter features some stories about how companies handle risk. This chapter tells us that every investment and business decision involves a degree of risk. It also discusses the two types of risk, capital risk and pay-off risk. In a Capital risk, stakes are high. One is putting most or all of its assets, capital base at risk so one therefore cannot afford to make mistakes and must assures of his decisions are correct because of betting all one's assets and capital base. Pay-off risk one gambles a relatively small amount of its income in hope of a much greater gain. Usually one can afford the bet and take the losses. It also discusses some aspects of the business that can help increase profits and productivity like higher employee wages, improvement of products or marketing, reduction of debt, plant expansion, and investment in new technology. This also features the Risk matrix, its purpose is not only shows how to classify risks but also indicates that minimizing risks means avoiding unacceptable and worrying risks and moving from tolerable to acceptable levels of risk.

Milton Friedman on Social Responsibility

There is one and only one social responsibility of business, to increase its profits and to make as much money as possible while conforming to the basic rules of the society, those embodied in law and in ethical custom.

In my own understanding, this phrase tells us that the main goal of a business is to increase its profits and make money as much as possible because those are the reasons why businesses are established and for it to continue operating and avoid closure. But there are some rules that a business must follow. Like following the rules of the law, being responsible in the society on what kind of products or services you are selling and preventing environmental issues in your area, and avoid having ethical problems in your business like unequal treatment of customers, racism and have respect in the culture of people in your environment.

Chapter 3: **Organizing Values**

This chapter begins by telling us that every organization has its own value system or culture. Businesses can and should build on their own natural foundation of win/win exchange values rather than win/lose threat values. Exchange values involve the mutual transfer of benefits or such values offer for a win and win situation. They are preferable to win and lose threat values as a basis for interconnecting people over time

in durable organizations and social relationships. This chapter also has stories about testing the loyalty of the personnel in their respective companies, whether they make the right decisions or not, and whether they are loyal to their boss or to their company. Another topic discusses in this chapter are the code of ethics and its three types. Code of ethics is the rules and procedures of professional conduct. Its three types are Value statements, which state the company's core values, Compliance codes which typically state the company's duty to obey the law, comply with regulations and follow its own internal procedures, and Performance codes which ensures that companies walk their talk and that ethics fill the organization.

"Loyalty to the corporation intensifies when it is perceived to be under attack from outsiders. The troops rally around the flag." – Brian Grossman, Corporate Loyalty

In my own understanding, this means true loyalty by stakeholders in a corporation can be measure when there are problems encountered by the corporation externally. When the stakeholders still has loyalty and integrity in their corporation even though it encounters so many problems and "outsiders" are trying to break its image. When the stakeholders will still help in finding ways to eliminate problems and if they still believe in what the corporation stands for, those stakeholders are really the loyal ones.

Book Review #2

Name of the Book: **The Power of Ethical Management**
Authors: **Kenneth Blanchard and Norman Vincent Peale**

Introduction

The book "The Power of Ethical Management" is for everyone who faces ethical problems in their lives. It is also for business people who want to know what they can do to help create a healthy work environment where people don't have to cheat to win. This book is written in a story format because the authors said that stories are the best way to teach.

Summary of the story I have read

The story that I have read is all about a sales manager who works for a large high-tech company and is in charge for hiring an experience and excellent sales representative because the sales of their division is going down lately. Then he encounters a situation that makes him under pressure because of thinking about a decision that will possibly make their division and company turn around. One day, he interviewed a person that he thinks has all the qualities of a good sales representative, has experience, outstanding sales record and knew their industry backward and forward. Then that person pulled out a small envelope that contains a computer disc. He said that the disc contained a wealth of confidential information about their competitor (because that person worked for one of the competitors of their company).

After the meeting was over, he had two responses from what that person does. First, he thinks that selling out information of their competitor is wrong and second this is a chance for him to make big contracts and increase his sales. He is now caught in a decision that is very complicated that involved ethical reasoning and conscience. So he as some advice to people closes to him. First he tells it to his mentor, one of the company's senior operations managers. After telling the story, his mentor said to hire this guy before someone else does to be able to have a competitive edge against the competitor. After the conversation, he thinks about what his mentor said and bumps into one of his top assistant. He also told her the story and asked some advice. The answer of his assistant is completely opposite to what his mentor said. She said what that guy is doing is wrong and if he hires that guy he then be supporting that kind of doing. That guy might also sell some confidential information of their company to other competitors. After the conversation, rather than helping him with the decision, his two associates just made his decision much more difficult. After those incidents, He encountered some sleepless nights thinking possibilities on what happened if he hires that guy and if not.

Then he decides to ask some advice to someone who was not directly involved with the situation. He arranged a meeting with his long time college friend who also experienced ethical problems in the company she is working for. After telling the story, he asked her "if someone in your company were to come with you with such a problem what would you do?" and she said to give that person the *Ethics Check.* It helps the individual to sort out problems by showing them how to examine the problem at several different levels. It consists of three questions, each of which clarifies a different aspect of the decision.

The first question was "Is it Legal?" this telling us if the decision is violating either criminal law or the company policy. The second question is "Is it Balanced?" this is telling us if the decision is going to be fair or will it heavily favor one party over another in the short or the long term. And the last Question is"How will it make me feel about myself" focuses on your emotions and your own standards of morality. After reflecting on the *Ethics Check* questions, finally he has a peace of mind and can now have a deep sleep. After careful reviewing of possibilities and his answers to the Ethics Check questions, he decided that he will not hire the guy because he cannot have a person on his division that he cannot trust.

Basically, this book tells us about making decisions according to our conscience. Like if you encounter this kind of situation, what will be the basis of your decision and what will be the effect of it in the long term run? Will you able to feel good after making that decision? This book also discusses the *Standard of Conduct policy* in a company which states that each employee is responsible for both the integrity and the consequences of his or her actions. The highest standards of honesty, integrity and fairness must be followed by each and every employee when engaging in any activity concerning the company, particularly in relationships with customers, competitors, suppliers, the public and other employees.

Book Review #3

Name of the Book: **Business Ethics, 3ʳᵈ Edition**
Authors: **Carmelita Miranda-Gow and Gregorio S. Miranda**
Book Number: **HF 5387 M57 200**

Chapter 15 – Ethics in Education

This chapter discusses the purpose of education, how a person learns, and ethical issues involving people around the educational system. This chapter tells us that the primary aim of education is teach a person how to think than what to think. This means that we must know on how to develop solutions to problems in our own way and make the correct decisions according to our own knowledge and thinking. This also tells us that education is a lifelong process, it means that it is a continuing process and it starts at when our parents teaches us the basic ways of doing things, to the formal education when we enter our schools, and what we have learn until we die. This book said that a nation is only strong as its citizens, so why is our government lacking support to the education in our country? This is probably one reason why our economy is low.

Some ethical issues in this book surrounding our education system are lack of support from our government like inability to provide facilities, classrooms and instructional materials to schools, teacher shortage because of low salary and unqualified people. This leads to heavily crowded classrooms, half day sessions and too many different subjects to teach by the teacher. They also cannot concentrate on mastering one specific subject because of too many lessons of other subject to teach. Some schools have to hire unqualified teachers because they offer a decrease in salary, but the level of teaching needed by the students also decreases. This issue leads to the deterioration of the quality of graduate students. There are also issues about dishonesty of students. Students focuses more on having a diploma rather than learning so he lives by cheating and copying to other students. This chapter also has ethical issues regarding the teachers and professors of the schools. Like teachers conducting a strike because of very low salary. This leads to withholding of their services and responsibility of teaching to their students. This chapter however tells us that teachers are also human beings, and therefore their first law is survival. Just like the saying in the book, "when his stomach grumbles, man has no other recourse but to find means with which to satisfy his hunger." Other Issues in this chapter are, is tutoring a student with a fee moral or immoral? Because the teachers are the ones responsible in teaching students and maybe they are the one who lacks effort in their responsibility, so is it fare to have a fee in tutorial? But there are also considerations in this situation like if the student's parents are too busy for work and they don't have time for their

children to help make their assignments and other stuff. So it is up to us on determining whether this issue is right or wrong.

Chapter 11 – The Law and Business Codes

This chapter discusses the meaning and topics surrounding Law and the Business Codes. In this chapter, they say that no individual can conduct himself in an ethical manner in line with high ethical standards unless that individual knows every law and follows it. In this chapter, Law is described as a "system of rules" governing human conduct. People develop laws to regulate their relationship with each other. In the early communities, the people's laws are based on religion, morals, manners and custom. The purpose of law is to ensure that all people in the community treats one another fairly and honestly as possible and resolve conflicts in a right manner. This chapter also discusses the different divisions of law, the contract law, torts law and property law. The contract law provides for the formation, performance and enforcement of private agreements between groups of individuals and corporations. Torts law refers to any private or civil wrong involving in violating a contract. And Property law is the one that protects and guaranteed an ownership of property. This chapter also defines the Business Codes as a term applied to the principles or standards of fair and ethical practices agreed upon by particular business groups. From the Business Codes, the Code of Ethics is derived in order to guide the personnel and know what are the goals and objectives of a particular organization.

Chapter 16 – Deceptions and Frauds

Deceptions and frauds in any form have no place in our society. Yet, they continue to live on because of the greediness of people. People tend to take advantage of one another to gain power, wealth and other things that satisfies them and feel comfortable. This chapter discusses issues about deceptions. Like in business, merchandisers tend to lie to consumers about the quality of their products in order to have high profits. "Trade talk" is a form of deception that the merchandiser tells "extraordinary" benefits of their products to consumers in order to for them to buy it. This book also discusses issues about fraud. One example of fraud is illegal recruiting. Low payment of salaries in our country, thriving to earn dollars and the desire to work in foreign countries, these are the reasons why many people are deceived by the illegal recruiters. Illegal recruiters promise them high salary and good jobs but after the hopeful people give their money for transport and visa, they eventually disappear and get holds of the victim's money.

Name of the Book: **Ethical Dilemmas in Business**
Authors: **Denis Collins and Thomas O'Rourke**
Book Number: **HF 5387 C63 1994**

About the Book

This book provides a framework for analyzing ethical dilemmas in corporations and in their workforce. The goal of this book is to reach the thoughts of the readers so that they can provide a technique for analyzing them and make the correct decisions. Issues in this book that I read provides us critical thinking and how to think ways on what decisions will the readers make in case they experience similar issues written in this book. I hope that my answers written in this book review are the correct decisions or somehow close to it.

Chapter 4: **Ethical Issues in Human Resource Management**

"Confidential Information on the Termination of a Friend"

In this issue, a HRM generalist in the IS department has the unpleasant job responsibilities in coordinating employees terminations and securing this confidential information. One of his closest friends that are also working in the same company is in a situation that this friend of him will be terminated because of budget cutbacks. To make the matters worse, his friend is scheduled to be informed of the termination on the day that his friend will purchase a new and expensive house. Now he wonders if he should tell his friend about the confidential information regarding the impending termination or not. He realize that his friend has a nasty temper that if he tells him about the situation, his friend might confront the decision makers about the termination which could cause his job of keeping this type of information confidential.

Reaction: If I am in his position, I would not tell my friend about his termination to keep my integrity to my work. I will probably talk to some employers why did they choose those people in getting fired. I just only hope that they will have a fair judgment on the basis of selection of people who will be terminated. If not, maybe I will consider telling my friend and I don't care whether I get fired or not. If he gets terminated, I will be helping him to find a new job and gives him some advice in order for him to avoid possible mistakes that he done on why he is terminated.

"Drug Test Results"

An employment coordinator/recruiter is in charge of finding competitive people that will work in their company. He has a bad record in finding people who are not very competitive in working. Then one day, a promising student that graduates from a prestigious school and is an honor student applies for a job in their company. The person easily passed all the interviews but the problem, is he failed the drug test. Now

he wonders if he will hire that person considering the status of his personnel recruitment.

Reaction: If I am in his position, I will not still hire him to (again) keep my integrity in my work because I am a kind of person who follows the rules. I don't care whether I made the correct decision or not. But I know to myself that I follow the rules of the company and that is the decision that I'm much comfortable with. I also consider the long term run. Considering the consequences of what might happen if I hire a drug user.

Chapter 6: **Ethical Issues in Management Information System**
"File Entry"

In this issue, an employee in the IS department in a large company. Rumors have been circulating that some departments might be eliminated. You are just less than two years the company and you think that your position is very vulnerable. The leader of the task force that is conducting recommendations and transmits file to the company headquarters unintentionally fails to activate the security code to the status files of the employees so anyone than logs on to the administrative assistant's mainframe system can view their employee status. But viewing other employee's files is a standard practice at their company because they say that it enhances information exchange. That employee becomes aware of it but he realizes that the information in the file was meant to be security protected. He must decide whether to access the unprotected file or not.

Reaction: If I am in his position, I will not access and view those confidential files. Is he not confident enough about his work? I will just probably work hard to the company I am working in order to avoid participating in the candidates for termination.

"Selling Computer Systems"

One of the members of a special entrepreneurial task team responsible for designing accounting computer systems in the IS department at a large company develop a program that utilizes a unique spreadsheet application approach that will certainly revolutionized the area of computer compensation systems. The company recently signs a contract with another company that wants to implement this system in their operations. The contract of the buyer is worth 100,000 US dollars, 50,000 dollars is on research and development. Because the system is so new, it is hardly been tested and it consists of many problems. So the buyer experiences lot of difficulties and the company has several complaints about the system. Another company that is unaware of the problems of the system wanted it and is willing to pay the same amount as the first buyers of the system. 50% of the payment that was for research and development is already finished and the system only just needs some few modifications. He wonders if he will charge that buyer with the same amount charge in the first buyer.

Reaction: If I am in his position, I will charge them according and estimating the work and cost of fixing and modifications of the system, and also with a moderate amount of interest.

Chapter 7: **Ethical Issues in Marketing**
"Obsolete Products"

A manager in a store that sells computer hardware informs by his district manager about some confidential information that a new version if a modem is going to be release by their computer hardware manufacturer. Last year, their store purchased a several hundred of the older version of the modem from the manufacturer. His district manager suggests a cut-off to the price of the older version of the modem before the information of the newest version is released to consumers in order for the older version to be sold immediately and avoid stocking up. She also asks that not to give a word to consumers about the latest version yet. The district manager also provided the information to three other store managers in the region and they are also planning a sale. He has to compete with the other store managers for bonuses and promotions. He must decide whether to have the sale or not.

Reaction: If I am in his position, I would probably have a cut-off of products because it both benefits me and the store. I will not have the older version be wasted and stock up in our store.

"Product Risk"

This issue concerns about a marketing director for a computer monitor division of a large company. Their division develops a computer monitor that uses new technology and enhances the capabilities and resolution of it. His division is struggling against a very aggressive competitor. The product is ready to market and they would like an early release to get an early jump on the competition to capture the market. He just then informed by the research and development division that the monitor may cause permanent vision damage on some users (after 10-20 years of use). The research and development division recommend a warning with the monitor. But he knows that this may decrease in sales if you put warnings on those products. Then he got some information about their competition's new monitor. The product described sounds almost exactly like theirs and it also has that problem regarding eye damage. And your competitor will not have a warning label on their products. Redesigning the product would put your company at high cost and if they do not release the product immediately the competitor will be ahead of them and this could cost his job. He has a decision if he will market the new monitor without warning or not.

Reaction: This is a hard decision for me to make but if I am in his position, I will not put any warnings on it because it can greatly affect our company's sales and my job is on the line. Besides, there is only a small chance that people might have a vision damage and in 10 to 20 years from now, probably those product is already phase-out and consumers who bought those product will not have that same monitor in their house in that period of time.

Book Review # 5

Name of the Book: **Business Ethics**
Authors: **Norman E. Bowie and Ronald F. Duska**
Book Number: **HF 5387 B69 1990**

Chapter 1: My Position and its Duties

The concept of a role is….needed in describing the repeatable patterns of social relations which are not mere physical facts and which are structured partly by the rules of acceptable behavior in the society in question. – Dorothy Emmet

This quotation explains what separates' a role from a job. Roles are social responsibilities of a person that composed of duties and obligations that shall be done by the person while performing his profession or any kind of occupation he has. For example, every people that compose a company each have a significant role that he or she must do in order for them to be successful. This includes moral decisions and motivation in order for them to perform well with their roles. A job is more of a contractual type of duty. But I think both of them involves moral responsibility in order to understand their duties and obligations whom they have responsibility.

A profession…carries with it the notion of a standard of performance, it is not only a way of making a living, but one in which the practitioners have a fiduciary trust to maintain certain standards. These are partly standards of competence, or technical ability in carrying out functions valued in the society. But not only so: professional competence has to be joined with professional integrity….A professional man carries out his functions in relation to people who also stand in a particular role relation to him. The relationship carries specific obligations, to be distinguished from those of purely personal morality or from general obligations to human beings as such. – Dorothy Emmet

This quotation explains that any job with its responsibilities and duties, and adopts a moral point of view then a job can never be viewed simply as a job. This also tells us that we must be competent in whatever kind of work we perform. We must also apply integrity and professionalism in making decisions for it to be fair and just. We must think of the possible consequences of decisions before we actually make it for us not to be disappointed with our decisions in the end.

Chapter 2: The Moral Responsibilities of Business

Each person participates in the system of free enterprise both as a worker/producer and as a consumer. The two roles interact, if the person could not consume he would not be able to work, and if there were no consumers there would be no work to be done. Even if a particular individual is only a consumer, he or she plays a theoretically significant role in the competitive free enterprise system. The fairness of the system depends upon what access he or she has to information about goods and

services on the market, the lack of coercion imposed on that person to buy goods, and the lack of arbitrary restrictions imposed by the market and/or the government on his or her behavior. – George Brenkert

This tells us that people engage in buying and selling in a business performs a cycle and each has roles and responsibilities of their own. Each entities engage in buying and selling needs one another for them to continue participating and making those operations. This also tells us that more information is power because if you have more information, you can make correct decisions in the buying and selling processes.

Chapter 3: Morality in the Practice of Business

In everyday life an individual, if he is so inclined, can sometimes win even greater benefits for himself by taking advantage of the cooperative efforts of others. Sufficiently many persons may be doing their share so that when special circumstances allow him not to contribute(perhaps his omissions will not be found out), he gets the best of both worlds. – John Rawls

This quotation describes the kind of people who like to take advantage of situations and ignorance by others to be able for them to get the most benefits without actually giving enough contribution and participation in their work. This people are called freeloaders. They are good in deceiving other people because of their verbal convincing skills and "friendly approach" personality. They tend to manipulate you that you will believe anything that he says without questioning that individual.

Book Review # 6

Name of the Book: **The Ethics of Management**
Authors: **LaRue Tone Hosmer**
Book Number: **HF 5387 H67 2006**

Chapter 1: Moral Problems in Business Management

Moral problems will always be present in business management. This includes immoral issues like bribery, theft, collusion and other kind of behaviors that leads to no good. This chapter discusses what can be consider as "right", "just" and fair". They express judgment about the behavior and character of a person toward realizing what is moral and immoral. These beliefs can help us to form our moral standards of behavior. They help us decide what decisions and actions we make, whether it is helping other people or helping our self. But the problem is, some decisions are hard to make because of consequences of different outcomes that affects that decision. Some decisions can benefits lots of people but can also endanger a few. So how can we decide on situations like these? What points do we consider to formulate a decision and to have a positive outcome on both parties? This book provides us an analytical process for the resolution of moral problems.

First, we must understand all moral standards, this are the means we all use to make decisions and determine it whether it is right or wrong, fair or unfair, just or unjust. But the problem is that our moral standards of behavior are subjective. Our moral standards of behavior are based on what we believe. So if we have a belief that some people may think is wrong, this will possibly constitutes some problems. Then we must recognize the moral impacts. We think about what composes these impacts in to help us decide. Like the benefits of the decision, the harms it can possibly made the rights of people involved in this decision and the wrongs that will possibly denied because of the decision. By analyzing these two processes, we can move on to the process of defining the complete Moral problem. This will help us evaluate the issues around in making the decisions and identify problems that may happen with the decision. After we define the moral problem, we analyze three processes that will increase the chance of making the right decision. We must determine the economic outcomes, what are the possible impacts of this decision. Then consider the legal requirements in order not to break any law in the society. And lastly, evaluate the ethical duties; follow the conditions and contracts made by the society affecting the decision. After we link all this process and find the necessary information about them, we can now propose a convincing moral solution and make decisions that can benefit all parties involved.

Chapter 4: Moral Analysis and Ethical Duties

This chapter explains the concept of Ethical Relativism; they say that if they can construct universal principles in which all people in the world can follow, considering the different cultures and beliefs in their places. In reality, the ethical systems supporting the moral standards of behavior differs from each group, each country and each time

period. But fortunately, there are some principles that do seem to exist across all groups, cultures and times. They all have a belief that every members of the group have responsibilities for the well being of one another. They must cooperate with one another and must think not solely for themselves. They must also not harm their member in any way.

Another topic that discussed in this chapter is the Principle of Universal Duties. This ethical principle states that the moral worth of an action cannot be dependent upon the outcome because those outcomes may not be the one that you desire and they are uncertain. Instead, the moral worth of an action depends on the person's intentions and how will they perform it. This principle is universal because it is applicable to anyone and we must treat all them with respect and dignity.

Chapter 5: Why Should a Business Manager Be Moral?

This chapter discusses why managers should be moral to all people in his working environment. Managers tend to be moral because they want to build trust, commitment and effort among all of the individuals associated with his organization. This book considers three methods in building trust, commitment and effort. First is Moral responsibility, managers should know whether an action can harm or hurt a fellow worker or be denied by their rights. Some managers don't want to get involve with problems associated with their co-workers especially when it is personal because it can endanger their jobs, even though that is one of their responsibilities. Having responsibilities with your workers can make them realize that you care for them and they will be most likely exert efforts to their work because they now that you understand the nature of their work. Second is Moral reasoning. Manager must examine and resolves moral problems in a way that all individuals accept that decision. They should explain the reason behind all of their decisions to their co-workers; this can help in building the trust they need. Last is the Moral character, managers should have courage and integrity in making decisions because sometimes those decisions will not be in favor to other people. Courage and integrity is a part of character that needs to be developed because it is essential in building trust and commitment. This three methods will surely strengthens the trust, commitment and effort of you co-workers if this methods understands by the managers.

Book Review # 7

Name of the Book: **How Good People Make Tough Choices**
Authors: **Rushworth M. Kidder**
Book Number: **HF 5387 K52 2003**

Chapter 1: Overview, the Ethics of Right versus Right

This chapter discusses some situations that have choices that can be all right but each has its own disadvantage. So how does a person decide on what choice will he take when encountering this kind of situation? These rights versus right situations are really the most difficult situations that a person can encounter. This chapter introduces the four ethical dilemmas on how a person decides in encountering right versus right choices; truth versus loyalty, individual versus community, short-term versus long-term and justice versus mercy.

First is the truth versus loyalty. These situations are very hard to deal with because of the conflict between personal ethical beliefs and loyalty. For example, you work in a company that does unethical behavior than can harm the public. Will you blow the whistle and tell the public about the problem or because you work in the company and it promotes confidentiality of information, so giving up information is wrong, so because of this, will you just be silent? Both can either be right because, it is right to have integrity and honesty to tell the unethical behavior of you company to the public in order for them to avoid the harm and stop those behaviors, and at the same time it is also right to keep the confidentiality of the company that you are working in. Second is the individual versus community. Both choices can either be right. Because it is right choose the choice that will benefit the community than only one person and it is also right to chose the choice that will benefit you or any person that is close to you. Next is the short-term versus long-term. Both choices either be correct but it has its own advantage and disadvantage like the short-term can satisfy you for the moment and if the situations is important for you, then it is just correct to choose the short-term scenario. If you choose the long-term, in present you will probably experience difficulties but in the future it will surely benefit you life. Lastly is the justice vs. mercy. If somebody violates the law, it is right to punish them but it is also right to give mercy and make forgiveness to people about what they done. These processes can help us to choose the right decisions by reducing the complexity, confusion and the mystery of the situations so that it will be easier for us to choose what choices we shall take.

Chapter 3: Ethical Fitness

For me, the people who are ethically fit are the ones who understand both side of the story and make decisions that will not harm any people. Those people possesses that quality can always have a greater chance of selecting the decisions that have the most positive consequences. But we cannot easily have that quality; it is just like being physically fit. You do not posses it when you are born. You have to give some efforts

and develop it as time passes by. Even when you attain it, you must be able to maintain because if you let it slip away, you'll work twice harder than when the first time you actually obtain it.

If a person who is ethically fit encounters a situation that requires making a decision about what choices he will take, he is able to determine the vital points of the situation and points out the most important ones and because of that process, he is able to quickly determine what is the most essential and beneficial choice.

Chapter 4: Core Values

This chapter tells us the importance of values in oneself, in the community and in the business. Value is very important from all this groups and individuals because value facilitates people and it makes them realize the worth of each individual. Values compose of the characteristics of being diligent and truthful. Those characteristics can help a person knows what he needs to do in order for him to make the right choices in making decisions.

This chapter also enumerates different sort of values that are present and use in our lives, the Political, Economic and Culinary values. Political values are the values that guide the politicians in the government in doing things right and for the benefit of the nation. Economic values are values that guide people, especially in the market segment to purchase base on quality and not on the price. And the last is the culinary value; people have different cultures and taste about what food they like. This tells us that we must respect the liking of taste of each individual around us.

Book Review # 8

Name of the Book: **The Right Thing**
Author: **Jeffrey L. Seglin**
Book Number: **HF 5387 S434 2003**

Chapter 1: Ethics Policies and Life in the Corporation

One issue in this chapter that I have read is telling us how complicated for an employee to blow the whistle and what consequences may it get to. Whistle blowing is a big risk for a person because of the danger it may have in your personal life and the person who are close to you. It is almost like a committing suicide. It takes a person of extraordinary conviction while only having few incentives to the end. In this issue, a company strengthened their relationships to their employees by letting them get hold of some shares of stocks. The company assumes that this approach can make their employees silent if they encounter problems about unethical behavior. To cover their true intentions, they say that this strategy can increase the performance of their employees.

Another issue in this chapter is the different meanings of giving a gift. In a company that surrounded by people who have different character and understanding, giving gifts can have different meanings to them like you give gifts for friendship and appreciation or you give gifts because you are playing safe with different people that may affect their decision in favoring things about you. This is a big issue in a corporation because most of them prohibited giving of gifts to one another in their workforce, especially giving gifts to their employers. Some people thinks that giving gifts is like sending a message about making a person a favor, and then that person must return that favor. Some company also tries to give some gifts to their suppliers and other entities supporting their business in order to try get discounts to them. This chapter doesn't mean that giving gifts is bad but I think that they are trying to persuade people about applying fairness and equality around them.

Chapter 2: Hiring

One issue in this chapter discussed the loyalty of an employee to a company. Loyalty is important to both the employee and the corporation because this is what makes them incorporate and run up their business. If an employee is not loyal to his company, this will result in declining of trust and lessen the information and compliment that your company gives to you. For example, if an employee that is very competent and tries to go to a rival company that offers bigger salary, then you offer a much bigger salary, this will probably result in him not leaving your company. But I think that the trust of the company to the employee will decrease because the company will think that that employee has no commitment and loyalty to them thus far. Same goes if the company is the one who doesn't trust its employees; it may end up the employees not giving their

best performance and will try to leave the company. In a worst case scenario, they may expose some of the confidential information inside your company.

Another issue in this chapter is being racism when hiring people. In a company, hiring must not be judged in terms of their race, color, age, sex or disability. Those people can charged the company because of the discrimination law about judging based on those categories.

Chapter 3: Bosses

Bosses often are in charge of the behavior management in the workplace and they are the ones who facilitate authority in the workforce. In this chapter, the book discusses the different behaviors of the boss in a corporation and especially the unethical behavior that some bosses do. An example situation is a boss who performs well and has a huge commitment in his work, but he has some personal issues like cheating on his wife or being alcoholic. So what will the corporation do? Will they accept those facts and still have him work or fired him? In my own opinion, if the corporation cannot settle those personal problems with the employee, I think that they should fire him because in some point in time those problems may reflect on the working behavior of the boss and it will likely lead to bigger problems inside the corporation.

Some behaviors of bosses can be extremely unethical like bending the truth and threatening employees about it. Bosses who encounter problems because of their own decision sometimes threatened their employees not to tell the truth to their higher employers and in a worst- case scenario, bosses tell an employee to blame other employee that involve with the problem. They threatened the employees by saying to them they can manipulate the decision in the corporation to make the work of the employees more complicated and sometimes saying to them that they may be laid-off if they do not follow what the bosses are trying to say to them. I think that this employee who encounters this kind of situation suffers a great deal of problem on how to make his or her decision. I think they must compose the making of their decision base on what decision can make them no harm and have a little risk of damage to their corporation.

Book Review # 9

Name of the Book: **An introduction to Business Ethics**
Author: **Joseph Dejardins**
Book Number: **HF 5387 D377 2003**

Chapter 3: Corporate Social Responsibility

This chapter discussed some of the basic theories of understanding ethical responsibilities in a business like the Social contract theory and the Stakeholder theory. Social Contract theory signifies the responsibilities of each individual which compose the society. This theory is contradicting the idea about the corporate rights and responsibilities can be conditional from the terms and conditions of a contract between the business and the society. Society has recognized the social benefits that the corporation is getting so in a way those corporations must repay to the society. Those corporations provide efficient means for raising large amount of capital through producing and selling goods or services to the society. But society also encounters problems caused by the corporations, from manufacturing factories to abusing of workers. This theory aims to develop the social responsibility of every individual while doing it without harming other people and doing it with your own will. This theory also tells us that the right thing to do is what benefits the society. Another theory is the Stakeholder theory. It tells us that every business decision affects a wide variety of people in the working environment. This theory is about knowing what need to be done for the company to arise in top.

Chapter 4: The Meaning of Value and Work

This chapter discusses how the commitment of a person to his work changes because of the advancement of how things can be done. Some people say that because of the advancement, less people make jobs often part-time and often filled by more entrepreneurial and freelance workers. In addition to these problems, the massive layoffs and corporate downsizing of employees that happens in recent years because of decreasing the need of man power resources was an indication of further change in the contemporary workplace. People now are assuming that even thou they perform their job well, they are not guaranteed of long- term employment because of the fast phase advancement in our world. So this mentality of people lessen the quality of their work because of worrying that even they exert much effort to their work, they are not safe when in times of layoffs. This chapter also tells us value of work in a person, work is important to a person because this is the main source of income to every people. The salary in our work dictates what a person can afford or in a way it dictates the status of a person in a community.

Chapter 5: Moral Rights in the Workplace

In a company, rules are always present. Rules compose of moral and professional rights. Corporations each have different rules according to their nature, culture and the beliefs of people composing it. So employees need to be flexible to adopt in the different environments that he or she assigned into. This chapter discusses some issues in the moral rights of employees. If employees can be dismissed for morally wrong reasons without violating a law in the corporation, then the concept of employee's rights is meaningless. There are also the rights of employees to ensure their health and safety by the corporations. Some companies exaggeratedly focus on the output and the work that employees tend to suffer stress. In some cases, in terms information and their safety, the company also must have responsibility in keeping the information of their employees confidential. Each individual that composes the corporation must accept their roles and treat all of their subordinates with gratitude in order to promote a healthy relationship with one another.

Book Review # 10

Name of the Book: **Cyber Ethics**
Author: **Richard A. Spinello**
Book Number: **TK 5105.875 I57 S68 2003**

Chapter 2: Regulating and Governing the internet

The internet provided a big help in distributing information worldwide and because of that, people can extend their knowledge. The internet also enables the users to have the freedom of speech that can help them share thoughts and gain information from another. But there are people who abuse the use of internet like the illegal transactions and pornography. That is why different laws are developed to eliminate the abuse of internet. These laws prevent and filter out the unnecessary information that are posted in the internet because like we said, all people that have access to internet can view all the information that is posted in it. This includes minors. The roles of the government are important to the internet because the internet can have a big impact in the lives of people in their country. The government tries to merge with companies dealing with the information flowing from the internet to help them come up with the proper plan to implement on how to eliminate the abuse of the internet. The rapid evolution of the internet certainly can help us to gain more knowledge about everything. But I think that in the future, certain types of problems will occur and it is also because of this evolution of what we known as internet.

Chapter 3: Free Speech and Content Control in Cyberspace

The internet has clearly expanded the right of every individual to their freedom of expression. The internet has become a very reliable medium in voicing out the peoples thought and reaching out to different heights of sharing information. But there are problems that develop because of this freedom of speech in the internet. Like the availability of pornography and the hate speech. All people that have access to internet can view pornography online and make blogs, forums that contain inappropriate discussions. So the community tries to regulate these problems because the minors can also access that unnecessary information. The government tries to help by having to monitors and control the flow of information by making policies that enable the users of the internet get some information about the users so that they know if the user has the right to access the sensitive information. But there are certain groups that do not favor those policies and laws because they think that those statements are contradicting the right of freedom of speech. Users can experience the uneasiness of accessing sensitive types of information from the internet because of tracking their information by the provider. I think that there should be a law stating the approval of the government about the information that will be posted in the internet before it actually be available for accessing.

Chapter 5: Regulating Internet Privacy

The information age has made a major openness about the availability of getting information from anywhere and anyone. The internet and its architecture have made much easier to track and monitor individual behavior. This leads to problems on so much information that can be gathered from the internet that it eliminates the privacy of people. This situation makes people vulnerable to different crimes about information. Like bribery, information theft and other information related abuse. These technologies help has in many ways but it also develops problems that can attack people in a worst way. For me, we should also find ways or make technologies that will enable us to secure our privacy and limit the information that are spreading in the internet. For now, our government and other organization that associated in helping us securing our privacy are trying to develop solutions on ensuring the security of our information by providing security software and educate us on how to properly share information without sharing too many.

Book Review # 11

Name of the Book: **What's Right and Wrong in Business?**
Author: **Raphael Gomez**
Book Number: **HF 5387 G6513 2002**

The book provides different situations about morality in the business and after each situations, the author discusses the problems regarding the decisions that the persons involve in each situation. Each situation discusses different topics associated with business. It tells the reader about different decisions that affect a wide scope of people. The situations that are discussed in the book provide a difficult decision making because of conflict between your personal and duty obligation with other people.

The first section of this book explains the meaning of ethics. But basically the meaning of ethics is the knowing what is right and wrong. This book also discusses business ethics and describes what should be the correct principle that the company will follow. Company must develop a set of ethical codes in order to guide people who compose their company.

People have their own conscience and way of thinking, so it is difficult to assume that every people in a certain group have the same goal. For example, employees in a certain corporation have different mentality of accomplishing their goals like an individual will accomplish his goal knowing what is right from wrong and another individual doesn't care whether he steps on another people in order to accomplish his goal. Some people make choices according to his personal character rather than his duty and some makes choices based on duty.

This book also discusses situations about the different cultures and behaviors of people. Especially in a working area that is composed of different people around the world. For example, in America, people in the corporate industry in this country make decisions according to their own needs and not thinking about the effect of it to other people. Asian are more respectful in a way because in making decisions, they think first of how the decisions will they make affect other people. Another situation in that is written in this book is competition of business that is in the same industry.

Because of technology and social engineering, companies that don't care about moral values and cares only actions that will help them gain advantage tend to abuse these two mediums of communication. For me, I will only use those mediums to finds ways that can gain me competitive advantage while not invading the privacy of other companies. But in a peoples' mind, especially that are morally intelligent, they will think, what if my competitors does things that invade our privacy? Will I do the same just to gain an advantage and to be fair? I think that is a bad mentality of people. People must realize how to make actions that evades doing unnecessary things.

The book doesn't tell us the correct answer of these situations, but help us through making a review on how to come up with a correct answer if the reader is in that

situation that is written in the book. These situations also reflect us especially if the reader encounters the same of almost the same situations in the book.

The main goal of this book is to realize how big of an impact a decision can make. Not just only for yourself but to people around you as well. People must realize that because of cultural differences, people have different actions and decisions that will not always be preferred by all. But the important thing is, you must make decision that doesn't make you feel uncomfortable.

Book Review # 12

Book: **Information Security and Ethics, Social and Organizational Issues**
Author: **Marian Quigley**

Chapter 4: The Ethics of Web Design

This chapter discusses the importance of accessibility of the web to people. There are so many websites in the internet that has good designs, well functional and user friendly. Because of these features, people don't experience difficulty in browsing those websites to find what they wanted to. The evolution of web designers is a big help in ensuring that the users of the web is at ease when browsing it. Considering the software that is develop to enhance the productivity and lessen the difficulty of making websites.

But there are certain problems that still hasn't fix by the web designers. Some of the problems are when a disabled or handicapped person uses an internet, how can he or she will access the web without difficulty and using its full capacity? This leads to the problem about the web designers about considering the disabled people the ease of accessibility. This book is telling us that disabled persons has also the right of accessing the web and because of these, the web designer must think of solutions on how these people can use the web without difficulty. There are so many kinds of disability like blindness, deaf, and other physical handicapped that make those people inferior when it comes to accessing the web. Today, these problems are now lessened because of the people who develop different software and hardware that help disabled people make access of the web more easily. In the near future I think that all kinds of problems surrounding the disabled people and the web will be fixed because of the evolution of the internet and people who understand the needs of the disabled ones.

Chapter 6: Internet Voting, Beyond Technology

This chapter discusses if it would be good and better for the people to make the vote online. Because of the rapid evolution of technology, people think of ways how it can make different processes make easier, this includes the way of voting. But there are many problems regarding the implementation of this way of voting. Like educating the public, especially the poor about how the internet is use to vote and the security issues of data like how can we identify if the person that is indicated in the profile really is the one who votes, this can be a problem if the voters can vote directly in their home. There are also issues regarding hacking the system to vote in order to falsify information. I think that whether manually or automatically, there are so many problems that can occur because of the greediness and selflessness of the officials.

Chapter 9: Insights from Y2K and 9/11 for Enhancing Security

Because of the Y2K and the 9/11 disasters, the security of information systems has been increased due to the fact that these disasters occur because of lack of security in the information systems. How does the Y2K virus insert itself to the computers without anyone or any software detect it and how can the terrorist get inside the airplane that hit the twin towers without anyone detecting it? This tells us that technology is still far away from being reliable and bug-free. We know that the technology help us in every aspect of our lives but it also provide problems. In my own understanding, there is always a contradiction of every technology that is created. This means that if a technology can make us, it can also break us.

Book Review # 13

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

Chapter 3: Ethics, Technology and Value

This chapter discusses different ethical theories that guided people throughout the time. These theories are made in order to categorize the different beliefs and perception off people. Some theories that are mentioned here are the Egoism, Human Nature, Hedonism and Emotivism. Egoism theory tells us that the individual's happiness is their main priority in life. They will do anything just for the sake of getting what they want. Human Nature is a theory saying that human will evolve and develop to their fullest potential. But they also have limits and because of that, humans can be measured according to their limits. Humans cannot be equal because of they have different limits of their capabilities. Hedonism is a theory stating that pleasure is the only good things in a human's life. They will do anything in order to gain pleasure and minimize the pain that they can be felt. People have different needs, whether it is good or not, and depending on the person's behavior, they will try anything on order to obtain that need. Another theory that is mentioned in this chapter is the Emotivism theory. Emotivism is a theory telling us that ethical statements can neither be true or false. It depends on the individual's belief and character. Theories are just guide in order to understand the different actions of people. This theory is also telling us that identifying ones action whether it is good or bad is difficult because each person have different perception. Each perception can have a good reason or explanation of the actions that a person makes.

Chapter 8: Software Issues, Risk and Liabilities

This chapter discusses the impact of software in our lives. Since the development of the software, most businesses, especially the big ones, are dependent on software because they believe that in can make help their business become efficient and effective. They so much rely in the software that even their confidential information are stored on it. The emergence of software really helps lots of businesses, but that software can also break one's business. Developing software, especially the ones that have big scope, is very hard so software always have a risk of having bugs or errors. Those bugs are one of the main costs that break a company who is dependent on software. Because of these problems, people build standards on guiding the development of software. Software developers must also consider these issues reliability, security, safety and quality. Developers must understand these issues in order to develop software that promotes satisfaction and safety to users. It is hard to make software that is bug-free from the first deployment so I think that companies should not always rely on software and always make a risk management plan in order to avoid problems that they can encounter because of the software.

Chapter 9: Computer Crimes

Computer crimes certainly are different of real crimes. But both are very harmful to the public and can cause big damages to those who experienced it. The emergence of computer crimes leads to establishing different laws that prevents the misuse of the internet and technologies. We all know that technology is evolving and because of that, our life becomes easier. This evolution is also a bad thing of us because it makes us even more vulnerable to the public, especially the information that we store in the internet or software. Fortunately for us, there are people who develops software that can we use to protect our information from those people who tries to hack in our data. People also need to be educated regarding the use of technology in order to avoid problems concerning their data. I think that risk is always present in possible hacking of our data so we need to know the proper ways on how to react in case we encounter problems about computer crimes.

Book Review # 14

Book: **Fortune at the Bottom of the Pyramid: A Mirage**
Author: **Aneel Karnani**

This paper discusses different views regarding the profitability and success of a company in providing and selling product to those people who are in the bottom of the pyramid. CK Prahalad argues that selling to the poor can make a business grow and help to eliminate poverty. He tells us that even though the products that will be sold to the poor will likely affect the interest of it, the rate of return in selling those products will be rapid and the profits of the companies will increase little by little. He also discusses the proof regarding the success of companies that serves in the bottom of the pyramid like Unilever, who sells beauty products, Cemex, who provides cement and other companies who try to market through the BOP.

But there are people questioning the success of those companies. They say that the BOP market is quite small and unlikely to be profitable especially for that large company that needs high profits to continue their business. Those people also say that the cost of marketing through the BOP can be very high because the poor people usually are geographically dispersed. The dispersion of the Rural BOP increases the distribution and marketing cost. Another problem that the businesses may encounter are weak infrastructure like experiencing difficulty in communicating to other subordinates and very far locations of the rural BOP that makes the business experience difficulty in transportation.

Prahalad said that even though poor people are price sensitive, they also purchases "wants" in their life. But according to some research, 80% of BOP people spend their income on food, fuel and clothing. So they are contradicting what Prahalad is telling us because that research clearly doesn't say that poor people spend their income in their "wants". Then Prahalad contradicts it by telling them that there is a misconception that even though they are poor, they still buy quality products. They are also people that said those companies that serves the BOP is not really serving the BOP, because they say that the income of the people that those business are serving aren't really that low and it is much higher than the rate of income of poverty.

People who contradict Prahalad also say that those companies really does not decrease the price of their products, they just make smaller packages with the same rate of price if have the same amount with the bigger products. If does companies really wants to help the poor, they should decrease the price of their products or services. They say that the poor are vulnerable in terms of decision making on where to spend they income. This is because of lacking of information and temptation of alcohol, smoking and others that leads to bad habits.

They say that if you want to reduce price in order to really take care of the BOP, you should try to choose in these three ways how to make it. Either to reduce profits, reduce costs without reducing the quality of products and service that they served, or reduce the costs by reducing the quality.

I think that both sides can be correct and this situation occurs because of the different views of people who are involves. I think that there is always a risk of doing anything that makes business successful. It's just a matter of how they execute and plan.

II. Case Studies

ICICI Bank Case Study

1. What is ICICI Bank's innovation?

ICIC Bank serves the people in the BOP because they believe that those people can be a good source of profits. They serve the different banking services that the company is offering.

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

RBI's pilot project tries to find new target market so they try to serve the people located in rural areas. They educate those people about how banking can help them in their lives. They also tries to extend the credit due of the customers whom they serves.

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

Large percentage of transactions of the customers, especially the BOP people are not that big. The places of where the customers lived are far from the branches of the bank that is why they experience difficulty to communicate with the customer.

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

Problems that the MFI encountered are the lack of information on credit and loan.

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

The two innovative BOP models of the ICIC are first, implementation of retail subsidiary of their business and second, research and development about technology.

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

The connection between Grameen Bank and the Bank of Madura is that both of these bank have similarities in the strategic processes of their business that helps serve the BOP people.

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

They are three tier systems because of the following reasons. The first tier is all about the strategies in the competition against the commercial banks. Second is about the competition in the rural areas that their business is located. The third tier is all about the strategies competing in the cooperative and special banks. The three- tiered system is developed in order to serve and accommodate large number of people.

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

The three essential steps in the SHG process if first, save, then, lend the money that you save and last, borrow money to other person and use it precisely according to your needs. This steps

is necessary because SHG needs to be educated on about how to distribute their credit and how to properly spend it.

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

The group composes of fifteen to twenty members and all members must be in the BOP. Saving must be collected every month with a fixed amount and all the members must be literate. Other rules are savings must be use for internal use only and members should always present in the group. The items on the checklist are necessary in order for the people in the group to learn how to spend their money wisely and avoid cost by temptation of bad bying.

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

The members of the group developed different positive behavior like increasing their skill in communicating and developed self confidence about how to manage their cost well.

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

The possible implementation of the smart-card based payment system will eliminate cost and time in the distribution of cash and other cash transferring related activities. It would work because it is easy to use and not complex in terms of the steps in implementing it.

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

For me, this means that Banking is not that complex as it may seems. It's just a matter deposit, withdraw and making a loan. The quote can be applied in our country because our country has almost the same situation in regarding to the poor. Both of the BOP in our and their country just needs to be educated about the banking processes.

Voxiva Case Study

1. What is the innovation of Voxiva?

Voxiva's idea was to make a simple payphone into a communication device that functions like a computer. This help the users make their conversation much accurately and easily.

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

The three ingredients of an effective system would be, first, real-time compilation of information from any location of their products. Then, faster analysis of data driven decision-making and allocation of resources. lastly, faster response to their customers.

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

Most ITC projects were deployed in order to identify the main problems that a user can experience. Their products are also not yet scalable. ITC projects processes also focuses more on the web and the computer. This leads to the cost of electricity, hardware and maintenance.

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

Meyer's observation regarding the use of telephone is that people do not pay much attention to payphones or telephones because of the emergence of cellular phones.

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

Voxiva was originally designed to solve the cases of the disease in trying to lessen it by the rapid reports and fast connections of telephones.

6. What are Alerta Pilot's benefits?

Alerta Pilot allows health workers to speed-up the submission of reports because of real-time from any phone or internet. Health authorities can also monitor the reports cases through phones or in the internet.

7. How can Voxiva help eradicate diseases?

By quickly reporting the cases of different kinds of disease, the spreading or increasing the effect of the disease will be prevented. The medical groups can quickly response to the situation.

8. How can Voxiva be used for bioterrorism preparedness?

The people can know faster if there is a symptom of bioterrorism because of monitoring the people in their system. If a person may seems to have a effect of bioterrorism, they can contain it and put under surveillance for analyzing if that person really is expose to bioterrorism's disease.

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

Information systems should also be use in not just only for research and data gathering, but also for identifying the feedback and response of people. Voxiva can also be integrated in any other system in order to improve its performance and scalability.

10. What are some of Voxiva's challenges?

    a) Levering IT Infrastructures in order to use them on its full potential.
    b) Focus on capitalizing opportunities and lessen distraction.
    c) Continue to improve all aspects of their operations.
    d) Develop solutions in order to solve challenges that they will encounter.
    e) Balance the quality of service and creation of opportunities.

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

Each member should develop its own set of skills to the highest level and make their unique abilities to improve further. The connection into the innovation is that when they develop to their highest potentials, they can develop new ways on how to improve the quality of their services and make innovative products.

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

Yes, it will try to lessen or eliminate the different diseases in provinces and other part of the country that has poor access through advance medication.

ITC e-Choupal Case Study Guide Questions

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

E-Choupal information centers are linked through the internet. It connects subsistence farmers with large firms, current agricultural research and global markets. The networks of these are each operated by a local farmer in their own community, allowing for a virtual integration of the supply chain and efficiencies in the traditional system.

2. Discuss the paradox of Indian Agriculture?

Agriculture is very important in the lives of the people in India. There are inconsistency about their agriculture like even though it's vital, government regulates and limits the distribution of goods to places. Even though it has high production rate, because of bad farming practices and weather problems, their encounter food shortage. There are also problems in the knowledge of farmers in other aspects of living.

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

Soya represents a big contribution of producing oilseed, better utilization and greater cropping intensity.

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

There are channels for the marketing of the products, manis traders, eventual resale to crushers and producer-run cooperative societies for crushing in cooperative mills. The farmers keep a certain amount of the products that they will use for personal consumption and get the produce processed in a Ghanti.

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

Mandi cannot be an optional procurement channel because every process in Mandi can lead to inefficiency and lost.

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

ITC's competitors have more knowledge and better understanding about the industry that they are in. ITC addresses them by renting processing plant time and buys soya from Mandis. Because of this, it started the rapid growth in business of the ITC.

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

ITC filtered problems of the system by getting the advantage and benefits of using it dispose the errors made by it.

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

Centralizing the distribution of needs of the farmers like seeds, fertilizers, money, pesticides and marketing.

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

It depends in how they use the IT-driven solution to make their company's business efficient and effective. They must utilize the advantages of the it and boost its full capacity.

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

ITC insist that the sanchalaks not giving up in farming because the this could decrease the credibility of sanchalaks because of giving up and lessens the trust of people becoming farmers.

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

Samyojaks introduce the ITC to the sanchalaks in order for the sanchalaks to have opportunities in using the resources of ITC to help them with their business operations.

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

The new ITC value chain decreases its processes that have the less help and use. The new value also eliminates the process that may cause inefficiency.

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

People realize that farming can make good money and it also increases the agriculture production of a country.

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

The first wave indicates the proper acquiring of crops. The second wave tells the preservation of identity through the supply chain. The third wave tells is about the traceability of the supply chain. The fourth wave discusses the creation of different institutions. The fifth wave discusses the marketing and distribution strategy. And the sixth wave discusses the other services than can provide to the people. It is feasible because it has a proper way of proceeding to each steps that will help the business.

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

Yes, it is the supply chain management that will help the growth of the agriculture business in our country. The procurement system can sort out the proper needs of the users of it.

Jaipur Foot Case Study

1. What is the innovation of Jaipur Foot?

The Jaipur foot is created according to the active lifestyle of the poor. The product is designed to help amputees capable of working. Its priced is not like the price of the usual prosthetic products. It is more affordable so that the product can be use and afford by the poor people.

2. What is the business of Jaipur Foot?

Jaipur foot's target markets are the poor people that are not capable of buying expensive prosthetic products. They sell prosthetic products in order for the amputees to continue with their lives before the incident that make them amputees.

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

The Jaipur Foot's main beneficiaries are those amputees that are poor.

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

Afghanistan is one of the Jaipur Foot's markets because of so many fighting and war that are going on in the place. Many accidents happen in that country because of the bombs and landmines that is used in war. So many people are prone in danger of exploding bombs and landmines, this leads to people in their becoming an amputee. Those incident leads to large sales in selling Jaipur foot.

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

Jaipuf Foot's products are more affordable than in the west products. It also provides high quality in order to satisfy the customers.

6. What is the Gait Cycle?

Gait cycle is the activity that happen when the heel strike of a limb and the succeeding heel strike of the same limb. It can also be define as the rhythmic alternating movements of the two lower extremities.

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

As growing up, the developer of the first Jaipur Foot artificial limb notice that the artificial limbs in the early days is not flexible enough and doesn't allow normal range of motion. It is also limited to only a few movements. Then he came up the idea of making an artificial limb that is flexible and motions like a normal foot. He applies rubber in the artificial limb in order for the user to walk with ease.

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

The design considerations of the Jaipur Foot's process are that the products are capable of squatting, sitting cross-legged, walking on uneven ground and can use to walk barefooted.

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

The constraints in the development of Jaipur Foot is the consideration of the customers status like poverty, closed economy, work lifestyle and limited trained manpower.

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

The raw materials of creating Jaipur Foot are locally available and do not require special procurement agreements.

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

Each patient is customize-fitted with a prosthetic leg in one day. The operating processes also include serving the psychological needs of the patients like free meals and accommodation of the patient's family members. In the west, customers tend to have many schedule in examinations of their needed prosthetics and because of that, it increases the cost by the customers. It also makes the customers to wait for hours.

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

It is an organization with an operating system which could have the Jaipur Foot available to as many amputees as possible. The Society emphasizes an approach to addressing the problems of the amputees including medical, financial and social problems.

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

The Jaipur foot has a greater cost in creating its products and Ossur have a greater cost in the administrative and operation cost. I think that Jaipur Foot is more competitive because it focuses on cost that will help their product have quality performance. I think that the more important things are the product other than how to promote it.

14. Is the Jaipur Foot model scalable? Explain.

Jaipur Foot model is scalable because of the operations that they done in order to provide large number of products to customers in different countries.

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

The cooperation of Jaipur Foot and ISRO are expected to reduce the cost of manufacturing a Jaipur Foot. It also expected to decrease the weight of the product and it will become more durable and comfortable to use.

Hindustan Lever Limited Case Study

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

They create innovative methods of marketing soap to the public encouraging and educating them about the importance of using soap in promoting good health.

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

In a research conducted by the WHO, they said that washing hands with soap can significantly reduce the risk of having a diarrheal disease by reducing the germs in a person's hands.

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

Because of their capabilities to take on the challenge of fighting against the diarrheal disease like:

- Experience in conducting and analyzing consumer research in their behavioral change.
- Marketing expertise in dealing with communication messages and contact programs related to behavioral change.
- Strong brands
- Can easily adapt product and messages changes to conditions, cultures and traditions of consumers.
- Vast distribution networks for delivery of products in rural areas.
- Experience in lessons learned and telling best practices in order to increase their efficiency and effectiveness of their operations.
- Capable of careful evaluating of investments in project to ensure success.
- Global reach.

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

Because the primary product of HLL is soap and this product according to research can greatly reduce the risk of diarrheal infection. If people can be educated in using soap for preventing diarrheal disease, the consumption of soap will go up and the company can earn big profits.

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

HLL offers a soap that can be afford by all the kind of consumer segments, promotes good health by reducing the risk of diarrheal disease, and can be used as a beauty product because of it components.

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

The hand washing program resulted in 30% increase of using soap by mothers regularly and 287,000 less days of diarrhea per year for children with the age of under five years in the two lowest socioeconomic groups.

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

Dr. Vedana Shiva said that Kerala has the highest access to safe water and has the more knowledge in the prevention of diarrhea. The doctor considers the World Bank project an insult to Kerala's knowledge regarding their health and hygiene. I think that this is not right thing to believe because probably there are reasons why the place does not have the practice of using soaps like the cost and beliefs in their place.

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

I think that it is a risk in applying the PPP because of the issues but I were in the position, before implementing the PPP, I would like to have a negotiations about the opposing parties on telling the importance of this project or maybe we can try to integrate some of their likes to our project.

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

They created new opportunities like producing products that have multiple uses. They also changed the their target market from just male to families to expand their audience to health message and cater those influenced women to buy their products

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

They want their product to be affordable to the masses and wanted to differentiate it on a health platform. They also analyze and researched on how to make proper pricing of their products. I do not agree in adding Triclosan to the soaps because of having a risk in creation of more dangerous bacteria.

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

Programs that have multiple contacts, low- cost, scalable and is sustainable. It also must be interactive because community participation is very important.

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

This is applicable to the Philippines because we also have people that are unaware of the danger that diarrhea might cause, especially in the rural areas. So it is good that in their early ages, they have the knowledge about this situation and so they can prevent it.

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

Swasthya Cherna relied on a structured communication process for implementing behavioral change. Each one relies on a five key communication tactics, education, involvement, shock, reiteration and reward.

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

I think that the five communication process is enough for it to be successful in educating the children. I think this tactics can work in the Philippines because of how the children in the country are willingly wants to learn and our country has also encountering a problem regarding health so the government can or will likely help promote this program.

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

The germ-glow demonstration tells us that visual clean doesn't mean safe clean. I think that it can be affective because of the curiosity of the children and having the right way of demonstrating it. The children can watch some child-friendly videos that show how soap can prevent diarrhea.

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

HLL, through its innovative campaigns, has developed a link to use soap to promote a healthy means of behavioral change and this increased the sales of its low-cost mass-market soap. Educating about health can also benefit the company because they can create a higher perceived value for money and thus increasing the customer's demands. I think it was a success because of increasing sales while decreasing cost of their company.

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

They can benefit from these health hygiene and messages because some wealthier Indians also lack the information of the diarrhea situation and some also has bad washing habits.

18. Is the PPP scalable? What about the Swasthya Cherna program?

PPP is scalable because the network and resources of the PPP have allowed it to immediately expand globally with project planning is underway in five nations. Swasthya Cherna is also scalable because the company has been able to design and implement programs quickly.

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

Yes, because they engage partnership with the government and other big companies that can help support the needs of the program.

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

Although PPP is more scalable, direct benefits to corporate sales lies with Swasthya Cherna through strategic selection of villages that they maximized the use of limited funds. PPP encounters some political problems that slowed down the program and it impacted HLL's plans to deliver health education and expand the soap market.

Professional Ethics, Codes of Conduct, and Moral Responsibility

Answers

1. These ethical codes are their guidelines in their professional careers in order to avoid doing something that can humiliate and disgrace their company and the people within it. Those guidelines also provide moral acts that need to be done and shall not be broken by any means necessary. Some Codes of the ACM and IEEE-CS tend to be too general and too vague. It also lacks some specific codes that needs in their profession. The advantage of having codes still outweighs having none because these codes still can be helpful guidelines to the company's employees/ employers. It still lowers the percentage of doing immoral behaviors and limits the unethical things that the people can do.

2. I believe that it is possible to have a coherent and comprehensive code of conduct for computer professionals because there are still people who are committed in doing things that will not harm anyone in any form. Those people must help in formulating codes that are coherent and comprehensive. For me, all of the codes written in this chapter can be coherent and comprehensive. It just needs to be more specific and constructs well in order for the readers to understand what these codes are trying to state.

3. If I am in this kind of situation, I would probably accept the project because of so many possible consequences that may negatively affect my life if I don't. Until the project is deployed, I can still think of ways on how to decrease some of the objective that I don't like and explain to higher authority the possible consequences of those actions. After the project is over, I can reconsider leaving the company because of not respecting my views and not listening to my advices. I will not work to a company that treats me like that.

4. I would probably ask some advice to people whom am I closed with whether I would blow the whistle or not. But if this doesn't help, I would probably blow the whistle because even thou the system work 99% of the time and the probability that the backup system would not be needed for several months at which the remaining bugs should be fixed, there is still a chance of accessing the backup system and a possibility of people will be harm. I that happens, my conscience cannot endure the regret that I will fell. I take responsibility of the harm because I'm one of the people who are responsible implementing the system.

5. I think that this tells us that if we find information that will prevent harm, we must try to capitalize it in order to avoid possible harms. It is true that information is not helpful if you do not use it.

I suggest rules that can determine when to blow the whistle and rules that even the higher power cannot questioned. I think that Companies must have rules for employees to blow the whistle in order for them to know the public's views and opinions about the issue.

6. In my opinion, Jun Lozada made the correct choice in blowing the whistle about the ZTE issue. Using De George's Criteria, those criteria are all present in the ZTE issue. Like the documentation, strong evidence that public will get harm and etc. Some people say that there is no considerable harm to the public about the corruption in the ZTE issue, but I think that in some ways, people will actually experience difficulties if this ZTE corruption continued. Like we know that china own the ZTE and they think that the money that our government is trying to loan from them is too big, Chinese would probably recognize that the Philippine government have a "big appetite" for money. And in future transactions, China would not want to have business with our country. I think that this issue can decrease our economy so people will experience difficulties connecting to decreasing of the economy. I think that Lozada knows the possible problems he might encounter in blowing the whistle but he still does it in order for our government to learn its lessons. I say that there are people that still have integrity and commitment to their work. I also like what he said that he only did the whistle blowing because of his father telling him that Filipinos did great for them and he only wants to give back what they have done for them.

Pirates Cannot be Stopped Case Study

Corporation Issues

P. 2, paragraph 2
Issue: MediaDefender monitors the traffic and employs a handful of tricks to sabotage it, Including planting booby-trapped versions of songs and films to frustrate downloaders.
Commandment: Thou shalt not interfere with other people's computer work.
Explanation: In a way, MediaDefender interfere sites that help people find and download movies and music for free. They do not respect the privacy of those P2P websites and frustrate people.

P. 4, paragraph 5
Issue: The more people downloaded songs from P2P networks, the more CD's they bought. Roughly half of all P2P tracks were downloaded because individuals wanted to hear songs before buying them or because they wanted to avoid purchasing the whole bundle of songs on the associated CD's, and roughly one-quarter were downloaded because they were not available for purchase.
Commandment: Thou shalt not interfere with other people's computer work.
Explanation: According to some research, these are the reasons why people download movies and especially music. So is MediaDefender holds a grudge against this P2P websites?

P.6, paragraph 2
Issue: The R.I.I.A's international counterpart refers to the site(Pirate Bay) as the "international engine of illegal file sharing".
Commandment: Thou shalt not use a computer to bear false witness.
Explanation: The R.I.I.A's international counterpart said harsh words to the website and saying it is Illegal even thou it doesn't host any of the actual content.

P.7, paragraph 3
Issue: Police confiscated 186 pieces of computer equipment and hauled in Svartholm and Neij for questioning.
Commandment: Thou shalt not interfere with other people's computer work.
Explanation: The police raid the place of the creators of the website even though they do not have charges against them. They interferes the operation of the site.

P. 9, paragraph 3
Issue: MediaDefender had created code specifically for hacking into the Pirate Bay's system.
Commandment: Thou shalt not snoop around in other people's computer files.
Explanation: They are trying to hack into Pirate Bay's system using an unethical method.

P. 10, paragraph 2
Issue: Hollywood would have to toss out its ability to stagger the opening of films across different media. It would also have to abandon technologies like the encryption used on HD-DVDs to prevent them from being copied or even played on certain machines.
Commandment: Thou shalt think about the social consequences of the program you are writing or the system you are designing.
Explanation: If they will do this to abandon this method of viewing media files, people will have a bad time in viewing media files and this will possibly drop the sales of one particular industry that uses this methods. They must think about the effect of this to the consumers before abandoning this method.

P.9, paragraph 3
Issue: MediaDefender's clients: Sony, Universal, Atari and others paid a company to break the Pirate Bay's terms of service.
Commandment: Thou shalt not interfere with other people's computer work.
Explanation: Certain client of MediaDefender tries to know its terms of service to get some information from the website and know the website's operations.

P. 9, paragraph 1
Issue: MediaDefender was behind a new online video site called MiiVi. Bloggers accused the company of running a honeypot to trap pirates who were uploading protected content.
Commandment: Thou shalt not interfere with other people's computer work.
Explanation: They make a file sharing website to trap file sharers across the web in order to get information about those people.

P. 10, paragraph 4
Issue: "Our independent movie had next to no advertising budget and very little going for it until somebody ripped one of the DVD screeners and put the movie inline for all to download. People like our movie and are talking about it, all thanks to piracy on the Net!". "In the future, I will not complain about file sharing. When I make my next picture, I just may upload the movie on the net myself".
Commandment: Thou shalt not use a computer to steal.
Explanation: Piracy can help low budget films to increase their sales by distributing the films and promote advertising, in a way.

P. 9, paragraph
Issue: The file sharing portal TorrentSpy countersued for illegal wiretapping, saying the trade group had amassed evidence by hiring a hacker to obtain internal documents.
Commandment: Thou shalt not snoop around in other people's computer files.
Explanation: The companies that prevents piracy used illegal methods to get confidential information about P2P users.

Pirates Issues

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

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

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

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

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

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

--"The Pirate Bay doesn't host any of the actual content; it just lists it and supplies the BitTorrent files that let people connect with each other in order to share their libraries." (page 6, paragraph 1)
Why?
-Pirate Bay produces also files which are not original or the actual file.

Commandment: Thou shalt not use other people's computer resources without authorization or proper compensation.

--"The partners run the site more as a hobby; There is no registered trademark and minimal overhead. The Pirate Bay is basically just the domain name and a website."
Why?
-Sunde and his partners operate online only and don't have a formal headquarters. This will be very hard to detect.
Commandment: Thou shalt not use a computer to harm other people.

--"Sunde and his partners eventually traced some of the files back to a few hundred IP Addresses." (page7, paragraph 4)
Why?
-In order to figure out who uploaded garbage files, they were forced to look at the IP Addresses of the uploaders.
Commandment: System Design

--"The new protocol, tentatively called SecureP2P, got a boost through Ethan's work: Because programmers were able to view the blueprints for MediaDefender's Technology, they will be able to design an even more effective countertechnology." (page 9, paragraph 4)
Why?
-They have decoded the blueprint of MediaDefenders once again so it helped them develop an even more powerful technology.
Commandment: Thou shalt not appropriate other people's intellectual output.

CEMEX: Innovation in Housing for the Poor

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

CEMEX's strategy focuses on increasing profits through efficient operations. They also provide not just only to sell products but also sell complete solutions.

According to CEMEX, these are the sources of their competitive advantage.
a. Continued Innovation
b. High level of commitment to customer service and satisfaction
c. Proven post merger integration expertise
d. Digital evolution: efficient production, distribution, and delivery processes through sophisticated information systems.
e. Ability to identify high-growth market opportunities in developing economies.

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

IT represents a big role to CEMEX competitive advantage in order to boost productivity and manage its operations more efficiently. The company has gained a significantly competitive advantage over its competitors by setting up an excellent distribution infrastructure and centralized, computer delivery network in which they can monitor its vehicles movement in real time enabling the delivery of their products in-time.

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

Social Capital is the value and cooperation created through social human relationships. It can also be a capital that is owned by the public sectors. They build up their social capital through interaction by the promoters of Patrimonio Hoy to the public.

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

The company compares and divides the people through the Formal and Informal segments. The formal segments are those high-income people and the informal segments are those low-income people. They compare it through different attributes like the sales, payments, demand, price sensitivity, brand equity, growth, customer location, and relationships.

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

They say that women are very entrepreneurial in nature. They are the ones who are responsible in the savings and planning how to distribute money in their family. They are very active in participating in the tanda system. According to a research by the Patrimonio Hoy team, 70% of women in the place where saving were saving the money for the tanda system to construct homes for their families.

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

The research team from CEMEX realized that financing was the most important and most difficult challenge to overcome for the poor customers. Unless they obtain credit, it would be difficult for the company to sell the idea of constructing a complete house. Another challenge is unskilled masons that the residents in there are hiring for work. The lack of technical expertise resulted in wasting of materials. Also, families don't have a safe place to store the excess raw materials so it is vulnerable to thefts.

The team also identified three areas of improvement and change before launching the Patrimonio Hoy.
1. Identify innovative ways to provide access to credit for the poor.

2. Improve the brand perception of CEMEX as a socially responsive company to earn trust among the people, especially the poor.

3. Change and improve distribution methods and construction practices to make it cost-effective for CEMEX, its distributors, and the low-income customers.

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

The Socios are the actual customers who enroll in Patrimonio Hoy. They formed a group of three and the group tends to form strong relationships to help each other during emergency. The enrollment of socios ensures a consistent ad steady source of revenue for Patrimonio Hoy and the distributors. Each socio in the three member group takes a turn every month to collect money from the other two members and remits a weekly payment of 360 pesos(120 pesos per head).

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

It is important for CEMEX to position itself as a complete solutions provider in order to tap into huge low-income market. It also realized if it tried to sell just cement, it wouldn't take too long for competitors to engage and transact in their business.

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

Social Capital is important to economic capital because promoters participate in the Patrimonio Hoy to earn money. They encourage the socios to learn how to save money and transact through credit. This also benefits the promoters because they have commissions to the sales of Patrimonio Hoy.

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

a. The value of Patrimonio Hoy in the promoters is that this program can help them build social capital and also to earn money. The system implicity encourages the promoters to bring in as many committed socios as possible.

b. Patrimonio Hoy is important to its socios and partners because it can provide them with the CEMEX products and services even though cannot afford the payment presently. It also provides additional services that will help them in some of the problems about establishing homes like training of masons and storage of raw materials.

c. The value of Patrimonio Hoy to suppliers is that the company offers steady demand for their materials a, creating a consistent revenue stream, and ensuring zero-risk collection of money.

d. The value of Patrimonio Hoy to its distributors is that the distributors have an excellent average margin from the sale of building materials by the company's "pushing" of its products and services through the distribution channels.

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

Patrimonio is a belief by Mexican people in leaving something behind for the next generation. Mostly, the families in their country believe in leaving immovable property or wealth for their sons and daughters.

The Patrimonio Hoy program tries to convey the message by motivating the public with the idea of the Patrimonio. The idea also of being part of a family or a group with a clear set of values, benefits and so

on, is extremely important on Mexican society. Patrimonio Hoy express this message in its marketing communications and encourages socios to enroll with them.

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

Interview with socios reveal that the higher price that CEMEX charges is more than offset by the value-added services that Patrimonio Hoy offers to the socios. The company also negotiates discounts with their suppliers and distributors. Patrimonio Hoy also conducts a market study that publishes price of competitors and calculates the average price for each calendar month to ensures that the materials are reasonably priced.

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

When a socio group is formed, the group goes to the nearest cell and completes an application. This application is completely informational and does not require any credit history or collateral. Also, the prices of raw materials are "frozen" throughout the payment period. The Patrimonio Hoy targets the low-income people so making the prices "frozen" means it has no interest rate and this is convenient for their target market and these can lead to more attraction of customers. If you do not provide this"freezing" of prices then those customers that transact may experience difficulties in paying because of the interest and it can lead to not eventually paying the products bought by them.

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

Yes, in fact Patrimonio Hoy claims the risks are actually low. According to the company's general manager, the default rate has been impressively low. The huge rate success can be attributed to three important factors, group commitment, social capital, and the penalty fee structure.

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

The role of the peer/community pressure in the Patrimonio Hoy lending model is that they are the ones responsible in persuading people to save and not waste their belongings and money. If a particular member in a socio cannot afford to pay on time, the group as a whole will pay a late-fee penalty and the delivery for the group will be delayed. This will also be recorded as a black mark.

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

By offering a complete and comprehensive solution for housing, Patrimonio Hoy has made it difficult for consumers to let go of the opportunities, and has basically changed consumer behavior. Patrimonio Hoy continues to find ways innovatively to serve their customers like the Patrimonio Holy Escolar, Patrimonio Hoy Te Impulsa and Patrimonio Hoy Calle Digna.

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

- Customer retention is a huge problem for the Patrimonio Hoy not because of poor quality of products and services, but virtue of the nature of the business.

- The biggest challenge for Patrimonio Hoy is to retain those customers for a longer period of time and motivate them to return for additional rooms or other expansions.

- In many cases, the socios cannot afford weekly payments of raw materials and mason fee for the construction at the same time.

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

There are a large number of Mexican immigrants lived and work in the United States. They send remittance to their home every week. Although the size of the remittance transfer was miniscule, in the world of international finance, the cumulative sums were significant. CEMEX also saw an opportunity to capture a share of the remittance market to Mexico. This would further its business of helping the poor build good-quality houses.

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

We know that Patrimonio Hoy serve mostly on low-income people, Philippines also has a large portion of low-income people that the Patrimonio Hoy can serve. Philippines and Mexico have a same economic status in terms of financial capability. CEMEX can also provide remittance services to Filipinos because of the OFWs that are sending money to their families in the Philippines.

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

Human Resource Information System – Increase traceability, Cuts time and cost, avoids redundancy

Sales System – Efficient and accurate records of sales. Minimize errors in recording sales.

Inventory System - Provide automatic identification of inventory objects. Can monitor inventories much thoroughly. Identify information about the stocks faster.

Shopping Cart – Widens and increase in customer markets, Easier for customers to transact. 24/7 availability.

Customer Relationship Management – Much easier to determine customer needs. Promote customer feedback.

Supply Chain Management – Monitors different entities concerning with your business and promotes bargaining power.

Fleet Management – Monitor deliveries, avoid customer dissatisfaction, accurate delivery.

Documentation Management System – Can document reports for references. You can store important files and documents on the system. Workflow is faster because documents are handled electronically and not manually. You can easily retrieve documents stored in the system and its saves time.

Manufacturing System – Less time in issuing accounting reports like Purchase Orders and Official receipt.

Fixed Asset management System - Improved cash-flow management. Protection from owing outdated technology.

E- Procurement System – More easily ordering process. Avoid out of stocks.

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ANNAPURNA SALT CASE STUDY

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

The role of the NGO is that they help in solving problems pertaining to the poor and public by acting as a bridge between people and private sector or governments. I agree with the position because those NGO are trying to finds ways on how to make quality products and services that can be afford by the BOP people.

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

I agree with the statement because even thou the poor people have little budget, they are very practical in selecting what products they buy. Poor people usually buy products for their family and those people priorities their family's health. Usually they buy the best possible yet affordable products. This is applicable to the Philippines because people in our country prioritize the health and safety of their family.

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

They put up the idea of this technology because of the past and recent problems they encounter in the encapsulation of iodine. They find a way in distributing iodine without losing much of its nutrients through inserting it with two inorganic layers when encapsulated.

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

Some difficulties and issues of branding something like salt is identifying which products have the best potential for branding. People also want the assurance of high-quality hygienic food products which is often difficult to differentiate like salt.

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

The evolution of Annapurna is necessary because they can help the company in identifying whether they should expand their market or not. It also helps them in finding what strong points to their company have over the years and enables them to identify and improve on their weak points.

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

An article about the stability of iodine in salt is poor and it can be lost in storage and other articles telling 70% of iodine can be lost during Indian cooking gave the team of Pramanik ideas on how to differentiate Annapurna product from its competitors.

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

The advertisements of Annapurna help educate the public about the importance of iodine in health and because of this; those people will eventually buy Annapurna salt products.

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

HLL's obtain raw salt from private owned salt farms and they contracts with third party refineries to minimize cost in manufacturing facilities. The refineries are located near salt farms to lessen transportation cost and difficulty. HLL also apply a salt supply chain innovation. This helps in increasing the amount of salt that can be transported in one shipment.

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

Project Shakti use women's self help groups for entrepreneurial development training to operate as a rural direct-to-home sales force. They educate consumers about the health and hygiene benefits of HLL products and establishing relationships to them.

Project Shakti's goals are:
They plan to increase the reach to the rural market. Increase awareness and change attitudes regarding the usage of various product categories of consumers. Increase rural affluence and drive growth of the market.

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

User friendly
Cost –effective
Has disaster recovery plan backup
Has process documentation
Provides customer satisfaction

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

No, I will hire women with a pleasant personality because I believe than women are more convincing than men and in marketing, I think that women is better in influencing people than men.

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

IT based initiative aimed to providing solutions of rural people's needs. Enable for HLL consumers to know about crops, health solutions and hygiene solutions of HLL's brands offer.
Provide e-mail marketing to consumers to be able for consumers to know the latest products and discounts of HLL.

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

Probably yes, but I must be able to make my own innovative ways on marketing and producing products that I am offering because HLL already established a name in their industry.

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

Yes because there are people who takes advantage of "free" products or services available. People might just get the composition of the product and modify it in order to have an advantage over the original ones.

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

Yes. Some difficulties of Project Shakti might encounter are some poor people has bad attitude, how educated their consumers about the importance of the SHG's products offered, how safe the environment of the poor people that the SHG will do their business and increasing the interest of the poor people to listen and buy their products.

Assignment(CASE STUDY): ANONYMITY, SECURITY, PRIVACY, AND CIVILLIBERTIES

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

Security is the prevention of unauthorized access, usage, modification, theft and physical damage to a certain property. Privacy is the right of an individual to conceal his information and property to the public. Security and privacy is important in the information age because these two things are the ones that protect the right of every people against the infiltration of the public to our personal information.

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

Anonymity is a state of an individual of hiding its true identity and information about him to the public. Pseudo Identity is concealing the identity of a person and that person is only known by a certain pseudonym. Untraceable Identity is a state of an individual where he hides his identity and he also has no pseudonym.

3. Discuss the importance of anonymity on the Internet.

The importance of the being anonymous is that you can conceal your identity and protect yourself from individuals that do unnecessary things to information, but for just a minimum amount of time because of how people today can easily get information through technology.

4. Is total anonymity possible? Is it useful?

In today's age, I think no because of the rapidly evolving of information technology. Anonymity of an individual in the internet has both advantage and disadvantage to the public. One advantage of being anonymous is that your information is protected from the public's abuse. One disadvantage is, because of curiosity, people, especially crackers, might want to get information about you and they will try to hack into your system.

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

NYPD tries to wiretap every conversation that a company makes because they receive some reports that the company is engage in drug trafficking. This scenario is breaking the rule of privacy.

The president of the Philippines is going to visit the Philippines national museum so it has a very tight security in that place. The police wanted that every civilian that will enter the museum undergoes an interview about the reason in why they are going to the museum and they must leave their belongings to a certain place. The civilians will not be comfortable in doing those things because of circumstances of wasting their time and their belongings might lose. The public is getting a hard time because of too much security.

6. Is personal privacy dead? Discuss.

Personal privacy is still not dead because of the limitations of getting information through making laws about privacy and technologies that can help the people secure and conceal their information to the public.

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

Evolution of surveillance technology – this means that monitoring of conversations and every move that we make will be much easier because continuous evolution of surveillance technology.

Curiosity – There will always be crackers that will want to infiltrate the information of any person. Recklessness of financial institutions – financial institutions collects information about the public. So if they encounter crackers or don't have the proper protection to our information, it can lead to bad consequences.
Poor information security – People must have security software to protect their data to crackers.
Unknowledgeable to information hacking – People must be knowledgeable about the evolution of technology and information hacking to protect their data.

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

Because of rapid evolution of the technologies that helps make exchanging of information easier and the people that wants knows how information can make a fortune.

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

Because of the technologies that contributes in stealing information of people.

10. Suggest steps necessary to protect personal identity.

Apply and understand these protection policies to help you protect your information

Technical- Using software and other technical safeguards to protect you information and educate yourself about how to use these help kits.

Contractual – Determine of how and which information is disseminated. Know how to protect your rights against unauthorized distribution.

Legal – Different laws and rights about privacy and security can help people in concealing their information.

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

Although the government and enforcement agencies can prevent fraud and can track down criminals, makes faster information sharing and accessing by accessing through personal information of public, it still violates the conception of the rights of privacy of a person and can be a serious threat to a person's well-being.

12. Anonymity is a doubly edged sword. Discuss.

People who use the internet perceive that they are anonymous because no one can detect who they are and because of that, it can lead to unethical actions because of the confidence of not knowing their true identity and that they can do whatever they want.

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

I think that I will add another step that can help prevent identity theft. We must have self control or self-governance about decreasing curiosity of hacking information of other person. I think that we must add

steps that can help lessen hackers because the steps mentioned in the section are only for those people who are a "customer" in the hacking process.

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

Having a special relationship with someone can lead to identity theft because a person think that he is close enough to a certain individual that he share his personal information to him without knowing the awareness of how those information can break him in case that person is just trying to manipulate you.

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

Yes because people continually give out information in exchange for services. Businesses and governments collect this information from them provides services effectively. The information collected is not just collected only to be stored. This information can be considered a digital gold to these companies.

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

By being unaware of the limitations of exchanging information with one another.

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

The Act aims to limit financial institutions such as banks and brokerages from sharing customers' personal information with third parties
The Act also tries in some way to protect the customer through three requirements that the institutions must disclose to us:

Privacy Policy- through which the institution is bound to tell us the
types of information the institution collects and has about us and how
it uses that information.

Right to Opt-Out- through which the institution is bound to explain
our recourse to prevent the transfer of our data to third party beneficiaries.

Safeguards- through which the institution must put in place policies to
prevent fraudulent access to confidential financial information.

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1. Who is Barack Obama?

Barack Hussein Obama, Jr. is a senator in America in the state of Illinois. He is also a candidate for presidency in the upcoming 2008 U.S. presidential election.

2. Transcript of Barack Obama's speech about race in Philadelphia, Pennsylvania

The following is a transcript of the remarks of Democratic Illinois Sen. Barack Obama, delivered March 18, 2008, in Philadelphia at the Constitution Center. In it, Obama addresses the role race has played in the presidential campaign. He also responds to criticism of the Rev. Jeremiah Wright, an unpaid campaign adviser and pastor at Obama's Chicago church. Wright has made inflammatory remarks about the United States and has accused the country of bringing on the Sept. 11 attacks by spreading terrorism.

"We the people, in order to form a more perfect union ..." — 221 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 20 more years, and to leave any final resolution to future generations.

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

And yet words on a parchment would not be enough to deliver slaves from bondage, or provide men and women of every color and creed their full rights and obligations as citizens of the United States. What would be needed were Americans in successive generations who were willing to do their part — through protests and struggles, 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 presidential 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 president 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 — toward 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 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 of candidates. 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 this 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 single 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, 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, and that rightly offend white and black alike.

I have already condemned, in unequivocal terms, the statements of Reverend Wright that have caused such controversy and, in some cases, pain. 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 the 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 efforts 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 sets and YouTube, 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 20 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 United States Marine; who has studied and lectured at some of the finest universities and seminaries in the country, and who for over 30 years has 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 describe 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 stories, my story. The blood that 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 meaning 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 and clapping and 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 biases 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 disown 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 her by 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 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 to do 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 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 not yet made 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 between the African-American community and the larger American community today can be traced directly 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, 50 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 the fire department — 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 blacks and whites, and the concentrated pockets of poverty that persist 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 pickup, building code enforcement — all helped create a cycle of violence, blight and neglect that continues 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 '50s and early '60s, 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 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.

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 the beauty shop 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 of 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 within the African-American community 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 handed them anything. They built it from scratch. They've worked hard all their lives, many times only to see their jobs shipped overseas or their pensions dumped after a lifetime of labor. They are anxious about their futures, and they feel their dreams slipping away. And 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 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 who has been laid off, the immigrant trying to feed his family. And it means taking full responsibility for our 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 had 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 O.J. 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 should have never been authorized and should have never 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 that they have earned.

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

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

There is a young, 23-year-old white woman named Ashley Baia who organized for our campaign in Florence, S.C. 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 9 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. That's the mind of a 9-year-old.

She did this for a year until her mom got better. So 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 different 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 221 years since a band of patriots signed that document right here in Philadelphia, that is where the perfection begins.

Reference: http://www.npr.org/templates/story/story.php?storyId=88478467

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

Obama believe that Americans will judge him not because with his relationship with Jeremiah Wright or in someone else, but rather on the basis of whom he was and what he believes.

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

Singapore became a country because of the separation of their state to Malaysia. The separation occurred because of the conflicts about racism and etc. I agree with the Malaysians' decision because if Singapore still merge with Malaysia, because of the conflicts, it ca lead to more danger and problems. Singapore also benefited with the separation because after the separation, their standard of living has increased.

Assignment: INTELLECTUAL PROPERTY RIGHTS AND COMPUTER TECHNOLOGY

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

Computer software, however, cannot be so easily classified as either a product or a service. Since it entered the marketplace, therefore, legal protection of computer software has been very problematic.

Former employees leave their employers without written material but with years of acquired knowledge about the product development. In this situation, the law is difficult to apply.

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

Because of the cost and requirements that cannot be easily comply with the person who will patent and the risk of pirating the software when they sold it to the public.

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

Patents protect inventions or discoveries, and software can be considered as inventions or discoveries. It also satisfies the requirements of patenting.

4. Is it possible to trademark software?

I think it is possible because we can consider software as a product or service. Software having a trademark can help in identifying what is fake or pirated from the original because it has a label.

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

Some legal issues are when algorithms and ideas are not classified as intellectual property and, therefore, are not in any way protected. For computer software, there are no guidelines one can use to claim that because software is considered a source of an algorithm, it is, therefore, protectable. Computer software is more elusive and thus has been presenting the most problems for those seeking protection under intellectual property rights law. The difficulty with software protection comes from the difficulty in categorizing it either a product or a service. One ethical issues in software ownership is that when a customer bought a software, he can make a copy of it for distribution.

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

Because they believe that every product that is invented are meant for the public use in order to have a better community and help people make their life easier.

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

Because there are many people that is not in favor of the copyright law. There are also many people that violate that law in order to pursue their personal use of products and services that is not copyrighted.

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

Conduct a meeting that compose of people who have different views in the copyright law and modify the law that will favors all their views to come up with a universal policy for everyone to follow.

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

The internet made software protection more difficult because of universal access in the web and more prone to hackers. It also makes easier distribution of software.

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

Some merits of the idea is that people may use any kind of software they want without thinking about the cost. You can utilize the powerful software available. But I think that this can also lead to dissolution of companies who develop software because of not having a profit and they do not have enough reasons on why do they still want to develop software.

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

I agree because each country have different economic status. If the company wants to distribute software to many countries, they must accept this situation and think of strategic decisions on how to capitalize this reality.

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

People in the poor countries wanted low price of buying software because they cannot afford the original copies so people in the poor countries tend to pirate software.

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

Yes, because people always wants to buy things cheap in order to save money.

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

Much Improved specifications and attributes.
High cost in manufacturing.
High cost of materials that the software is made of.
High value or quality.
Increases perceive value to consumers.

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

Yes because every voice of different countries will be heard. This globalization will also identify the proper laws considering the economic status of every country.

Reference:

Kizza, Joseph Migga(2007). Ethical and Social Issues in the Information Age. Third Edition. Springer-Verlag London Limited. 2007.

Casas Bahia: Fulfilling a Dream

     This issue is all about Casas Bahia, the largest retail chain in Brazil that sells electronics, appliances and furniture. Through a unique approach to customer service, they develop an innovative business processes and techniques to serve the bottom of the pyramid population throughout Brazil. Casas Bahia's target markets are mostly from the class C, D and E population which has no direct income. They try to serve their customers the best ways that they can in order to achieve customer satisfaction. They always improve everything, like their management style, marketing, technology, customer service and other things that will make their business on top. Customers can bargain the price of the products that they like and they can buy it with installments if they cannot afford it with their current budget. All their stores are linked and monitored real time through different information systems in order to have an accurate status of their inventories, sales and customer information. They collect some information from their customers to avoid fraud. The owners also conduct a meeting with the key their executives every day to discuss their current issues that is why they are always aware of the current situation and trends in their environment, customer needs and economic status so they can always serve the right kind of products to customers. They try to develop customer relationships through their employees especially with their salespeople. For example, they teach consumers to buy according to their budget(I like the idea of Casas Bahia regional manager that you always discuss the price sitting down, so it is harder for the customers to walk away). Casas Bahia also provides training for employees. This kind of training includes the classroom and informal trainings. In classroom training, they taught the basics like proper grooming, right attitude to customers and etc. In informal techniques, this includes how to know some information from customers in order to identify their status and capability of buying. They like to develop long lasting relationships with the consumers so they will come again to buy in the store. They also strategize on the locations of their stores and stock basement that will benefit them, their employees and customers.

     Overall, I like the business ethics of this company because of how they treat their employees and customers. They make money with helping customers especially in people in the BOP and also their employees. I like the aggressiveness of their management to react immediately to problems in order to find solutions and eliminate it immediately. I also like the uniqueness of strategies and operations that they come up with because it helps all the participating entities surrounding it.

The Andhra Pradesh e-Governance Story

This issue is all about trying to implement digital technologies and the internet as for making the government be responsive and citizen-centric. It took place in Andhra Pradesh in India. Nara Chandrababu Naidu, the Chief Minister of Andhra Pradesh plans to automated the different kinds of transactions in their state in order for their people to eliminate problems concerning paying their taxes and bills manually. They also want to eliminate corruption in their state by applying such system. But there are issues surrounding the implementation of this system like people need to educate on how to use and operate this systems, and corruption might increase before implementing this system because they say officials might have a hard time doing corruption and frauds after implementing it. Because one the system is fully operational, it is difficult to change or edit data in the system. All entries will leave a trail, indicating who as well as when. This level of surveillance will reduce the opportunities of corruption.

In this issue, they say that transformation of a well-established system takes not only building an IT system, but also building the trust in the people surrounding and will use it. Citizens must feel changes are taking place. The government must also take consider that there people must be convince that it is cheaper to be "within" the system than "outside" it. The experiment in Andhra Pradesh is one example of how technologies can be used to creatively help people to improve their everyday lives. The system promotes efficient and effective processes and transactions for individuals using it and eliminates problems in corruptions and frauds. I hope that kind of system can actually implement here in our country because we have a big problem about corruption and fraud especially in our government. I think that we can implement this system through a step by step process, and slowly but surely way. Slowly but surely way because there are so many conditions that we need to take care of like cost and educate people who will use it.

III. Assignment

Copyright Law

Lesson 2: What is your own understanding in copyright law?
 It is a law that gives the original creator the exclusive rights of to his work for a certain period of time.

Lesson 3: How short is short? How several is several?
I think maximum of three sentences.

Lesson 4: What is the meaning of infringement? Explain in your own words.
It means using, trespasses and acquiring of someone's property without the approval of the owner.

Lesson 5: If I photocopy a book, will I violate the law in copyright even though the original creator does not know it?

Base on my own understanding and reasoning on the copyright law, yes.

Lesson 6: Is modifying an idea of a person considered violating the copyright law?
No because you just get the idea for basis to come up with modifications. It is like getting the idea of Coke and produces your own brand of Pop cola.

Lesson 7: Is forwarding chain letters in a virtual community website can be considered as breaking the copyright law?
No, because those chain letters are meant to use that way.

Lesson 8: Photocopying the books in CSB is allowed, so are they violating the copyright law?
For me this school is not violating this law because the purpose of books is to share the written information in it to the public and educate them. If you said that it violates the, then it probably defeats the purpose of books.

Lesson 9: Is the movie that parodies another movie violates the copyright law?
No, because parody movies have permission on copying some segments in the original movie.

Lesson 10: Is Youtube violates the law of copyright?
It depends on the videos that people uploads. But if the video is said to have a copyright, the site will just delete those videos.

Lesson 11: What message can be considered has copyrights?
Those who are personal or the ones that the creator said that it cannot be seen by other people and only that person who receives the message can see it.

Lesson 12: If a website is used in sending copyrighted information to other people and that website doesn't know about that incident, is the company of the website responsible for violating the law?

Yes, because they realize that this kind of situation might occur and develop ways on how to prevent it.

Privacy Law

Lesson 13: What is the definition of privacy?
The right of an individual to conceal or hide information to the public.

Lesson 14: How do those companies can give information about their clients legally?
Inform the client about the promotion that they will do.

Lesson 15: Is the case number 2 in this lesson violates privacy?
Yes because the people who they are getting the data in unaware about the operation.

Lesson 16: What is the problem in the Fourth Amendment law?
Because of the evolution of exchanging information, this law makes a lot of problems about the privacy of people.

Lesson 17: It is right to investigate a suspect and access all of his information?
Yes, but the police must have a decent permission and evidence for accessing the information of a suspect.

Lesson 18: Are some privacy laws contradict with the investigation laws?
Yes, like the situation in wiretapping because this involves in invading the privacy of people.

Lesson 19: How do we consider that interception is legal in a situation?
If is not use for unethical purposes.

Lesson 20: Who can do interception to other people?
Those who are permitted by law in doing it.

Lesson 21: What kind of hacker has bad intensions in invading your information?
The Cracker, the ones who hacks into your computer and does bad things to it.

Lesson 22: What is a public key in encrypting?
It stores the information through encryption and can only be decrypt with the use of a private key.

Lesson 23: How can we access information in the internet?
Make a account for that certain site and sometimes you must pay money or sometimes its free.

Lesson 24: Can you give me site with the capability of stripping the user's identification and sends its message using another user?
Yahoo mail, because some yahoo mail has a feature in doing that.

Lesson 25: Why do we need to record a telephone conversation?
For documentation and proofing purposes.

EFF
How does EFF protect our rights on internet privacy?
They educate the public about the different rights of exchanging information.

Lawrence Lessig
What is the next thing that Lawrence Lessig will do and why did he decides to do it?
He will now work on how to stop corruption in the political system and improve their government. In my own opinion, he is a kind of person that tries to find ways on how to develop a solution to the most difficult problems and because corruption is a very difficult problem to be solved, he tends to find a way on how to erase it in their government.

Creative Commons
Why does Creative Commons care about the legality of information to people?
To provide them with the best possible information that offers in the internet and so that people can maximize the benefits in the exchanging of information online.

Bruce Schneier
What does Bruce Schneier contribute in the evolution of exchanging of information online?
He created computer security that will try to stop hackers in invading the privacy of people through email.

Crypto-Gram Newsletter
What do you mean by child predators in one of the issues?
People who creates myspace accounts and sends message to teenagers and children trying to persuade and threatened them to meet personally for sexual abuse.

University Networks and Data Breaches
Can you give me one problem why Universities tend to be prone in hacking of information?
Universities have problems on centralizing, connecting and the security of the different information that are exchanging around their campus.

Advanced Encryption Standard
What separates AES from other encryption security?
Low memory usage, much easier to implement and fast in hardware and software devices.

PGP
Why does only few Filipinos uses high security email accounts like with the PGP enabled?
Because lacking of education and information in the privacy of emails.

Phil Zimmermann
Why do Filipinos have little knowledge about the PGP?
Because of Poor economy and ignorance to IT by most Filipinos.

IV. Quiz

Quiz # 1

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

Ans: Ethics is the study of morality. The study of values whether it is good or bad, right or wrong. The differences of these two are first, Moral defines personal values and views on what is right or wrong while ethics refer to the right conduct in a certain rule of a society. Moral is more personal, while ethics is broadly describes the right conduct for everyone.

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

Ans: A moral system is a system comprising moral rules and principles. Moral system aims at promoting human flourishing. Its purpose is to prevent harm and evils.

Rules of conduct are action-guiding rules in the form of either directives or social policies while principles of evaluation are evaluative standards used to justify rules of conduct. Rules of conduct used for guiding action in the moral system, whether individual directives or social policies are ultimately derived from a certain core values. Principles for evaluating on the other hand, are typically grounded in one of three systems or sources, religion, law and (philosophical) ethics

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

Ans: It means that everyone must know what the rules are that define it. So people cannot question its integrity and know that the rules are fair and what is the reason of its existence. Personal morality is an oxymoron because morality is essentially personal in nature and must therefore, be simply a private matter but then again, it's not because some people said that is a public system. So there is a contradictory in whether it is a public or private matter.

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

Ans: Because a moral system has no formal authoritative judges presiding over it. Gert uses the analogy of a game, which has a goal and a corresponding set of rules. The rules are understood by all of the players, and the players use the rules to guide their behavior in legitimately achieving the goal of the game. The players can also use the rules to evaluate or judge the behavior of other players in the game. However, there is one important difference between a moral system and a game, not everyone is required to participate in a game but we are all obligated to participate in a moral system.

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

Ans: A moral system is rational in that it is based on principles of logical reason accessible to ordinary persons. The rules in a moral system must be available to all rational persons.

A moral system is impartial in the sense that the moral rules are ideally designed to apply equitably to all participants in the system.

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

Ans: Values are objects of our desires or interest. It can mean having worth or being worth. When used to further only our self-interest, these values are non moral. Moral values is the "right thing to do" base on our conscience and personality. Non moral values are those are "wrong" according to our conscience and personality. Non moral values originate from desires and typically involve self interest.

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

Ans: In Religion, you do wrong if you offend God because it violates the commands of a divine authority. Right and wrong is usually base on the Ten Commandments or religious beliefs of people. In law, you do wrong if you violates a law. Right and wrong are base on what is the laws in you nation or place of being. In Philosophy, right and wrong is base on reason and in virtue.

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

Ans: Method of philosophical ethics is use to analyze and solve cyberethics issues. Philosophical study is study that requires a consistent methodological scheme be used to verify hypothesis and theories and these verification schemes must satisfy criteria of rationality and impartiality.

Philosophical study analyze moral issues based exclusively on the application of ethical theory and logical argumentation.

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

Ans: Philosophical study is normative. They use different kind of methodology or approach. Sociological and anthropological studies are descriptive because they describe or report how people in various cultures and groups behave with respect to the rules of a moral system.

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

Ans: Discussion Stoppers
a. People disagree about morality on solutions to moral issues.
Different people often have different beliefs as to the correct answer to many moral questions. Some infer that there is no hope of reaching any kind of agreement on answers to any moral question. And from this inference, some conclude that any meaningful discourse about morality is impossible

b. Who I am to judge others?

People are often uncomfortable with the prospect of having to evaluate the moral beliefs and practices of others. This tells us about conflicts of judging versus being judgmental to others.

C. Morality is simply a private matter.
This Discussion Stopper tell us about the opposing views whether morality is public or not.

D. A morality is simply a matter for individual cultures to decide.
This discusses that morality is determine by groups or cultures in their society. According to this view, a moral system is dependent on, or relative to, a particular culture or group.

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

Ans: It can lead to different kinds of arguments and opposing views of people. Example, people will think that their reason is right because they believe that morality is personal. We have different cultures and beliefs. People need to learn to adjust in those situations to avoid conflicts.

Who I am to judge others? – Fails to recognize that sometimes we are required to make judgments.

Morality is simply a private matter. – Confuse moral choices with individual or personal preferences.

A morality is simply a matter for individual cultures to decide. – Fails to distinguish between descriptive and normative claims about morality.

People disagree about morality on solutions to moral issues. – Fails to distinguish between disagreements about principles and disagreements about facts.

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

Ans: Moral relativism is the view that ethical standards, morality, and positions of right or wrong are culturally-based and therefore subject to a person's individual choice. We can all decide what is right for ourselves.

Cultural relativism is a descriptive thesis. Moral relativism is a normative thesis because it asserts that one should not make moral judgments about the behavior of people who live in cultures other than one's own.

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

Ans: Ethical theory provides us with a framework for analyzing moral issues via a scheme that is internally coherent and consistent as well as comprehensive and systematic.
This theory needs must be coherent by making its individual elements fit together to form a unified whole. It must be consistent by making its parts not contradict with each other. It must be comprehensive that it must be able to be applied broadly to a wide range of actions. And it must

be systematic by not having it simply address individual symptoms peculiar to specific cases while ignoring general principles that would apply in similar cases.

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

Ans: Consequence-based ethical theories - The consequences of actions and policies provide the ultimate standard against which moral decisions must be evaluated. The morally correct action will be the one that produces the most desirable outcome. It tells us that all people desire happiness and happiness is an intrinsic good that is denied for its own sake. Humans desire as means to one or more ends.

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

Ans: Act utilitarianism telling us that all things being equal, actions that produces the greatest good or happiness for the greatest number of people seems desirable. Rule utilitarianism believes that polices that permit the unjust exploitation of the minority by the majority will have an overall negative social consequences. This seems to be more reasonable than act utilitarianism.

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

Ans:
- The morality must be ultimately be grounded in the concept of duty, or obligations that humans have to one another, and never in the consequences of human actions.
- Morality has nothing to do with the promotion of happiness of the achievement of desirable consequences.
- Each individual, regardless of his or her wealth, intelligence, privilege or circumstances, has the same moral worth.
- People should never be treated merely as means to some ends.

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

Ans: Rule deontology says that every individual would be treated fairly because the same rules would apply universally to all persons. It does not allow for one individual or group to be privileged or favored over another. All rules will apply to all persons equally. Act deontology is about following the more important thing to do. It weights the evidence a hand to determine which course of action would be required in a particular circumstance.

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

Ans: A contract-based ethical theory means that a moral system comes into being by virtue of certain contractual agreements between individuals.

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

Ans: A character-based ethical theory ignores the special roles that consequences, duties and social contracts play in moral systems. It focuses on criteria having to do with the character development of individuals and their acquisition of good character traits from the kinds of habits they develop.

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

Ans: Just Consequentialist theory can incorporates aspects of utilitarian and deontological theories into one comprehensive framework by following the Deliberate and Selection stages strategies. First, Deliberate over various policies from an impartial point of view to determine whether they meet the criteria for being ethical policies. Then Select the best policy from the set of just policies arrived at in the deliberation stage by ranking ethical policies in terms of benefits and harms.

Discussion Question # 3

Ans: I will probably choose hiding my Arabian descendant friend because of reasons like first, he is a very close friend of mine and I know that he is innocent. Second, I based my decision on my character's conduct. Third, because of using Ross's theory I weigh the possibilities and outcome to determine which course of action would I make and I feel like helping a CLOSE friend is more important for me. I also consider that I am a Filipino and a Filipino is always helpful to his comrades.

Ross theory can be a help when making a decision in this kind of situation because it can help you weigh in the options of actions to be able to determine what option you will take.

anosos

(free from sickness)

A Corporate **Social** Responsibility Of United Laboratories, Inc.

Submitted By Daniel Aloroy and Teemee Jan Tang
ITETHIC - O0B

THE COMPANY

Their primary goal is to develop, manufacture and market a wide range of prescription and consumer health products covering all major therapeutic categories. Many of these products are now leading brands in the Philippines, Indonesia, Thailand, Malaysia, Singapore, Hong Kong, Vietnam and Myanmar. Unilab operates strategically located manufacturing facilities throughout Southeast Asia, linked to extensive and expanding market coverage and technical support. The major Unilab manufacturing complex in Metro Manila, (the Philippines is the region's largest and most significant pharmaceutical market) has been cited by international health organizations, as one of the finest is Asia. Construction has already begun on a new complex, which will exceed the current facility in both scale and technical capability, clear evidence of the company's unswerving commitment to excellence and continuing improvement.

Unilab has developed significant technical and marketing alliances with major multinational pharmaceutical companies and research organizations based in the United States, Europe and Japan. Growing international involvement, a broader regional role and more diverse operational activities are underpinned by a committed and highly trained work force. It is therefore from a platform of strength and with an ethos of integrity that Unilab confidently views the challenge of delivering broad-based health care into a dynamically changing Asia in the 21st century.

VISION

Deliver the best value in health care. Our products are a vital part of every Filipino family's full enjoyment of life.

MISSION

Work together to make healthcare products even better for a healthier Filipino family

BAYANIHAN

Unilab's corporate symbol is the "Bayanihan", the tradition of working together and sharing the fruits of common endeavor, is the reason for UNILAB's colossal success. It is the heart and soul of our corporate culture. Bayanihan is UNILAB. In times where there is a great need for unity of one another, everyone's ready to give a helping hand.

THE INNOVATION

The program is called Anosos, which in Greek means, "free from sickness". Providing quality health care for public schools and barangays in rural areas of the Philippines at a very low cost. Most rural public schools don't have access to medicines that are necessary for their students and teachers. Likewise, small villages and barangays in the rural areas of the provinces can't experience the feeling of secured to accessible medicine.

BRIEF HISTORY

In 1945, a small drugstore opened shop in a street corner in war-torn downtown Manila after a fortuitous meeting between its founders. This drugstore was to be the forerunner of Unilab. As small as it was, the drugstore had a mission: to provide quality medicines at prices within reach of as many people as possible in the community. Postwar conditions no doubt had a hand in molding this mission. In the minds of the founders, it would have been unreasonable and coarse to sell medicines at prices determined by pure business objectives alone to sick people whose livelihood had been lost in the war. Conditions may have changed and improved over the years; but the mission is unchanged. The founders and their successors believe that the mission is as valid and true as when first it was given expression.

A few years after its quiet start, the drugstore had quickly developed into a pharmaceutical company, with a simple manufacturing setup and a modest marketing force to promote and sell high quality and affordable medicines. This was to be a major step in realizing the founders' vision of transforming the drugstore into a significant and leading provider of pharmaceuticals.

By the end of the fifties in the last century, Unilab had become the top pharmaceutical company in the Philippines, an astounding feat in an industry in which, then as now, big multinationals are active. At about same time, its presence in Southeast Asia had begun to take shape, with the creation of marketing and manufacturing tie-ups in the major countries in the region. These tie-ups have proved to be durable as they exist up to this day as important parts of Unilab's vast regional network.

Through the years, Unilab has been able to solidify its position of leadership not only in the Philippines but in Southeast Asia as well. Today Unilab has a strong leading presence in the region as a major provider of healthcare goods and services in several countries – Indonesia, Thailand, Malaysia, Singapore, Hong Kong and Vietnam, among others.

BRANDS OF UNILAB

UNILAB caters to a wide spectrum of various ailments and there is at least one brand under each ailment.

ALAXAN FR
ALAXAN GEL
ALAXAN TABLET
ALLERIN AH
ALLERIN REFORMULATED
ALLERTA
APPEBON 500 SYRUP
APPEBON 500 TABLET
APPEBON WITH IRON CAPSULE
APPEBON WITH IRON SYRUP
ASMALIN BRONCHO SYRUP
ASMALIN METERED-DOSE INHALER
ASMALIN PULMONEB
ASMALIN SYRUP
ASMALIN TABLET
BIOFLU
BIOGESIC SUSPENSION
BIOGESIC SUSPENSION (ORAL DROPS)
BIOGESIC TABLET
BIOVINATE
BPNORM TABLET
BROMULEX SYRUP
BROMULEX TABLET
BRONDIL TABLET
CALCIUMADE
CEELIN® SYRUP
CEELIN® SYRUP (ORAL DROPS)
CEFALIN ® POWDER FOR ORAL DROPS
CEFALIN ® POWDER FOR SUSPENSION
CEFALINE CAPSULE
CELETEQUE FACIAL WASH WITH NMF
CELETEQUE WATER-BASED
MOISTURIZER
CETRINETS FRUTEEZ
CETRINETS HELLO KITTY
DECOLGEN FORTE CAPLET
DECOLGEN SYRUP
DECOLGEN SYRUP (ORAL DROPS)
DECOLSIN CAPSULE
DECOLSIN SUSPENSION
DIATABS REFORMULATED
DISUDRIN SYRUP

DISUDRIN SYRUP (ORAL DROPS)
DOLFENAL
ENERVON 33
ENERVON BRIGHT
ENERVON DROPS
ENERVON HP
ENERVON PRIME
ENERVON WITH E & ZINC
ENERVON-C PLUS SYRUP
ENERVON-C TABLET
ENERVON-E
GROWEE
GROWEE WITH CHLORELLA GROWTH
FACTOR
HI-NULAC
HYDRITE GRANULES
HYDRITE TABLET
KREMIL-S REFORMULATED TABLET
KREMIL-S SUSPENSION
MEDICOL
MYRA 300-E®
MYRA E 400
MYRA E FACIAL MOISTURIZER
MYRACOF® TABLET
NAFARIN-A REFORMULATED SYRUP
NAFARIN-A REFORMULATED TABLET
NEO-KIDDIELETS
NEOZEP SYRUP (ORAL DROPS)
NEOZEP® FORTE TABLET
NEOZEP® SYRUP
NO-DROWSE DECOLGEN TABLET
NON-DROWSY NEOZEP TABLET
NUTROPLEX WITH IRON AND LYSINE
PAMBATANG SOLMUX PEDIATRIC
SUSPENSION
PH CARE INTIMATE WASH
REVICON FORTE TABLET
REVICON I-ON ENERGY DRINK
REVICON MAX
SOLMUX FORTE SUSPENSION
SOLMUX BRONCHO CAPSULE
SOLMUX BRONCHO SUSPENSION
SOLMUX CAPSULE

TIKI TIKI PLUS DROPS   TUSERAN FORTE CAPSULE
TIKITIKI STAR SYRUP   REFORMULATED
                                        TUSERAN SYRUP REFORMULATED

Up to the present, Unilab has been extending its efforts to find cure to different diseases that affect our countrymen most especially the children. Their list of ailments they cover, not jus t ending here, are the following:

- ✓ Acne
- ✓ Allergic Rhinitis
- ✓ Anemia
- ✓ Arthritis
- ✓ Asthma
- ✓ Athlete's Foot
- ✓ Backache
- ✓ Bacterial Infections
- ✓ Bird Flu
- ✓ Body Pains
- ✓ Burns and Scalds
- ✓ Cardiovascular Diseases
- ✓ Colds
- ✓ Cough
- ✓ Dengue Hemorrhagic Fever
- ✓ Diabetes
- ✓ Diarrhea
- ✓ Dysmenorrhea
- ✓ Fever

- ✓ Flu
- ✓ Fungal Infections
- ✓ Gastrointestinal Infections
- ✓ Gout
- ✓ Headache
- ✓ Hyperacidity
- ✓ Hypertension
- ✓ Leptospirosis
- ✓ Marburg
- ✓ Meningococcemia
- ✓ Respiratory Tract Infections
- ✓ Rheumatoid Arthritis
- ✓ Skin Infections
- ✓ Somatropin Deficiency Syndrom
- ✓ Sore Eyes
- ✓ Toothache
- ✓ Tuberculosis
- ✓ Typhoid Fever
- ✓ Urinary Tract Infections

ANOSOS – HELPING THE POOR

According to the 2000 data of the education department (DepEd), there are about 40,000 public schools in over more than 45,000 barangays (villages) in the country. Around 4,000 of these are secondary schools operating in rural areas. This market should be given proper attention in most especially in their healthcare. Absolutely, these public schools house some of the best and most striving ever students who are full of hopes and dreams to take their families out of poverty. Therefore, their health must not be at stake.

Over the years, Unilab fueled its growth and shaped its development by increasing its capability to offer a wide range of high quality and affordable healthcare products. Underneath this drive for continuing market leadership is a profound and broad understanding of its social role, an understanding that underlies Unilab's commitment to a more meaningful and holistic corporate social responsibility.

From the very beginning, Unilab's history as a business organization is distinguished by a conscious and serious effort to strike a balance between the profit objective of business and

the social objective of improving the health of as many people as possible in the markets where it is present. As a company, Unilab has undergone several changes - some fundamental, others strategic and operational - but this social mission has remained unchanged. It has been an enduring constant. Yet Unilab also understands that health is not merely the absence of sickness, but the optimum well-being of people to include physical, emotional, psychological and social aspects. Unilab thus undertakes deliberate steps towards this holistic objective, forging partnerships with numerous organizations where necessary, believing that progress is collaborative, its efforts sustainable and its impact developmental.

Guided by this philosophy first expressed by its founders, Unilab, in its own ways and with its available resources, continues to stay true to its social calling. Whether through its product donation program, community development initiatives, employee volunteerism activities or Pharmacoeconomics approach, Unilab remains steadfast in its efforts towards creating a difference where it truly matters.

THE PROCEDURE

An Anosos Agent will visit the provinces where there are public schools. He/she will determine if the school has sufficient facilities in their school clinic. This is the first interface of the agent and the prospective target. Then the agent will report the situation of the different areas that he or she visited in order for the company to identify which areas will they visit in order for the provide health seminars, free check-up and affordable medicines to people in those areas.

HEALTH SEMINARS, AFFORDABLE MEDICINES AND FREE CHECK-UP

After they identify the areas of where they will conduct seminars and health promotions, the companies' selected employees will go to that place to help the distribution of medicines and planning of seminars. The company also will send some medical specialist in order to properly inform the poor people on how to avoid different kinds of diseases and know what medicines they need to take when they have sickness. The company will conduct these services to the poor people every six months. Once in a while, the company will send some of their people or their agent to those places that they conduct the corporate social responsibility in order to determine if an improvement has occurred.

NEEDED STEPS IN CONDUCTING THE SEMINARS

- The medical specialist will plan the topics that will be discussed in the seminar.
- They will create presentations about the topics that they will discuss.
- They will find proper places where the seminars will be held. It should accommodate a large amount of people.
- Inform the poor people in the areas they selected about the seminars and free medicines.

- Prepare a separate presentation for the children. The seminars for children will be accompanied by a mascot wearing a medical-related costume.
- The presentation that will be make for the children needs to be child-friendly so that the children will be interested in listening to it and they will be well informed about the avoidance and precautions of having a disease.

STEPS IN DISTRIBUTING THE MEDICINES AND FOR CHECK-UP

- After the seminar, the people can buy affordable medicines on some booths that the employees of the company will set up. The medicine will help them in case they encounter sickness.
- Those people in the place can go to the booths that accommodate for free check-ups.
- The doctors will inform the patients about the disease that they suffer like how to prevent it, how did it occur to them and what are the proper medicines they must take.

GOALS OF ANOSOS

- Educate the poor people about the different sickness that can occur because of their situation.
- Educate the people the proper medicines and avoidance of the different kinds of sickness that occur frequently in their place.
- Motivate the poor people to follow all those safety precautions that the medical specialists tell them.
- Have a better way of living by the poor people.
- Avoid sickness and spreading of it to the areas of the poor people.

VALUE ANALYSIS

The value of this corporate social responsibility is the satisfaction and maintenance of the health of our less fortunate brothers and sisters who live in the rural areas, where access to medicines are almost impossible. Seeing them delighted and healthy makes Unilab already a valuable company as their vision and mission is reflected in this advocate for quality healthcare program.

COST

The costs of Anosos are generally high because Unilab primarily doesn't gain much profit from this social activity. The average total amount of medicines per rural area is P150,000.00, the salaries of agents and doctors is variable should they wish to just do it initiatively and for the love of helping other people. The main principle we would like to imply in

Anosos is that we instill values in their hearts and minds and to capitalize on this baseline as a standard for them to continue the started social responsibility.

PROMOTION

Anosos will be giving away free medicine health kits starting in public school students and teachers because they are the ones who are great mechanisms for implementing this endeavour. Also, during the initial seminars, the people will be informed about our future plans to continue supporting them and help live a healthy lifestyle.

PRICING OF MEDICINES

Anosos will take advantage of the medicines of RiteMed, a new division of Unilab which promises to deliver "right medicines, priced right". These medicines are priced 20 to 80 percent lower than other equivalent branded drugs.

RISK MANAGEMENT

Anosos doesn't really depend that much on the payments of its benefactors since these are just poor Filipinos who earn insufficient salaries. The payments of these people are considered only a low risk to Anosos.

FUTURE CHALLENGES

Since the target market of Anosos is the poor residents and students of rural areas in the provines, it is already presumed that the people can't afford the medicines. Although the medicines are already priced very very low, it is only a minor challenge for Unilab.

Another challenge would be a group of people who would take advantage of the Anosos and just make excuses and hoard medicines.

KEY LEARNINGS

Unilab has learned at the end that what most of their clients needed is a special healthcare program that would help people maintain a healthy lifestyle. It also implied that whatever the people need shouldn't be deprived of them despite their social status. It is an unusual instance that a concerned collective of individuals pay attention to this kind of problem arising in our country.