AN ETHICS READER

DE LA SALLE COLLEGE OF SAINT BENILDE
BACHELOR OF SCIENCE IN INFORMATION MANAGEMENT

By:
JANE DIAZ

For
ITETHICS

TABLE OF CONTENTS

JANE DIAZ MR. PAJO
BS-IM ITETHICS

BOOKREVIEW #1

WHAT'S RIGHT AND WRONG IN BUSINESS
by: Raphael Gomez
HF5387

The rapid growth of the Internet has opened dramatic new opportunities for collecting and disseminating research information worldwide. At the same time it raises a number of ethical and technical issues which must be addressed if the Internet is to be used effectively and responsibly for opinion and marketing research purposes. The fact that the Internet is inexpensive to use and difficult to regulate means that it can be open to misuse by less experienced or less scrupulous organizations, often based outside the research industry. Opinion and marketing researchers and their companies should avoid intruding unnecessarily on the privacy of Internet respondents.

Survey respondents' cooperation should at all times is voluntary. No personal information unnecessary to the project, which is additional to that already available from other sources, should be sought from or about respondents without their prior knowledge and consent. The researcher must post a link to the privacy policy on the home page of its Web site and in each area where opinion and marketing researchers collect personal information from children. The link to the privacy notice must be clear and prominent.

Business enterprises today are expected to meet standards of responsible business conduct that go beyond what had been expected traditionally. Although people more often than not still speak of business in terms of products, jobs, and profits, it is understood and accepted across the globe that a business enterprise remains a member of its community. The pursuit of profits and economic progress is not a license to ignore community norms, values, and standards of respect, integrity, and quality.

As long as businesses concentrate their attention and efforts on dealing with everyday challenges rather than striving to rise above them, they may be part of the problem. For example, although paying a small bribe to get a permit or to evade taxes may be "just the way things are done" or something that "everyone does," businesses that do so may perpetuate business practices and conduct that make the evolution to a market economy more difficult.

Central planning and state-owned production characterized command economies. Resources were allocated by plan instead of by markets. Employment was generally full but effectively rationed through an internal passport system. Capital was allocated centrally through a single institution. Enterprises were responsible for production but not for marketing or pricing. Since planning was based on quantity, not quality, enterprises had little incentive for innovation; indeed, innovation or quality improvement was often punished with higher quotas or standards. The law restricted or abolished human and property rights and the sanctity of contract. It limited individual rights rather than state power. The legal system lacked procedural and institutional tools to protect individual property and human rights and support the sanctity of contract. The legislative framework was not oriented toward private enterprise, and regulators, judges, and lawyers had little knowledge of, or experience in, free market concepts.

Enterprises of all sizes develop strategies to bring their resources together to achieve their goals and objectives. A business ethics program helps owners and managers improve their business performance, make profits, and contribute to the economic progress of their communities by meeting the reasonable expectations of their stakeholders. A business
ethics program also aims to achieve specific expected program outcomes, such as increasing awareness of ethics issues, improving decision-making, and reducing misconduct, which are discussed in more detail.

Busy managers need not fear that formal planning for a business ethics program will overwhelm daily operations because, as discussed below, they already have many elements in place. The planning process requires targeted stakeholder participation more than a large staff. However, once an enterprise announces its intention to design and implement a business ethics program, it needs to plan well and to base its plan on its core beliefs.
A lack of program consistency will hurt employee morale and generate stakeholder cynicism.

JANE DIAZ
BS-IM

BOOKREVIEW #2

BUSINESS ETHICS: **ETHICAL DECISION MAKING AND CASE**
3RD Edition by: Ferrell and Fraedrich
HF5387

Chapter III – APPLYING MORAL PHILOSOPHIES TO BUSINESS ETHICS

"Moral Philosophy refers to the set of principles or rules that people use to decide what is right or wrong."

Business ethics involves the application of general ethical principles to business behavior. Ethics may be defined as a query into the nature of morality where the term morality is taken to mean moral judgments, standards and rules of conduct. Moral philosophies help explain why a person believes that a certain choice among alternatives is ethically right or wrong. Businesspeople are guide by moral philosophies as they formulate business strategies and resolve specific ethical issues, but they do not all use the same moral philosophy.

Moral philosophies present some guidelines when resolving conflicts of people base on what did they experienced and knowing the benefit of people living in groups. In this chapter moral philosophies are categorized. There are many moral philosophies, and each one is complex. One is Teleology, it is an action or behavior is acceptable or right if it is responsible for producing the desired outcomes. In other words it asses the moral worth of a behavior by looking at its consequences, there are two important teleological philosophies that often guide decision making in business, the egoism and utilitarianism.

Egoism it evaluates how right or acceptable a behavior is depending upon its consequences on the person. While Utilitarianism it holds that actions should be judged by their consequences; however, unlike egoists, utilitarians claim that behaviors that are moral produce the greatest good for the greatest number of people. When it comes in decision making it relies on a systematic comparison of the costs and benefits to all affected parties.

Fourth is the Deontology, it is an ethical theory holding that acting from a sense of duty rather than concern for consequences is the basis for establishing our moral obligation. It regards certain behaviors as inherently right and the determination of rightness focuses on the individual actor, not society. Unlike utilitarians, deontologists argue that there are some things that would that we should not do, even to maximize utility. Deontologists believe that individuals have certain absolute rights and these rights are:

- Freedom of conscience
- Freedom of consent
- Freedom of privacy
- Freedom of speech
- Due process

Next is the Relativist perspective, it is the definition of ethical behavior derived from the experiences of individuals or groups. It also defines ethical standards using themselves or the people around them as their basis. It asserts that words such as right, wrong, justice and injustice derive their meaning and value from the attitudes.

And the last is Virtue ethics, for them morality is contain of virtue, which has to do with an individual's attributes and the type of actions that originate from that attribute, it also been defined as faith, passion, honesty, truthfulness and integrity.

Chapter VII – THE INFLUENCE OF SIGNIFICANT OTHERS IN THE ORGANIZATION

"Each person in an organization has specialized task or role in helping the organization achieve its goal."

Significant others include superiors, peers and subordinates within the organization who influenced the ethical decision making process. A role is the part that a particular person plays in an organization; it refers to the position of the person and also to the behavior that others expect from someone holding the position. Each person in the organization has its role to act for. There are many issues can be discussed in this chapter, it all revolving on how should the organization work or the process of holding each person in the organization. The most direct answer is that the role of business is to make a profit. Sensibly, the owner of the business is entitled to the profits. While most agree that businesses need to make a profit, the concept that businesses exist to increase shareholder value is not unanimous. It has been claimed that businesses exist to serve the common good. This is a foundation of socialism, where profit is seen as mistreatment of the workers.

Profit also can affect the relationship of person to another person, and it is not only base on the attitude but they usually based it on what position they are. They use their power to control other people. This is what we called the organizational pressure. Ethical behavior may be function of several dimensions of an organization's system. The roles of top management and the superiors or pioneers are extremely important in developing the ethical decision of an organization.

The prospective for individuals and organizations to behave unethically is limitless. Unfortunately, this potential is too frequently realized. Leadership is not only for people at the top, everyone can learn to lead by discovering the power that lies within each one of us to make a difference and being prepared. Leadership is self development or governing yourself, once you know how to govern yourself, that is the time you can govern other. Motivation is the force that makes individuals to perform and the factors that influence human behavior. It is what the objectives be work to achieved and also in satisfying their objectives in life. Power is defined as the ability or capacity to perform or act effectively; including the situation where not to act is most effective. There are many types of power: Reward power, Coercive power, Legitimate Power, Expert power, and Referent power.

Chapter IX – DEVELOPMENT OF AN EFFECTIVE ETHICS PROGRAM

"A company must have an effective ethics program to ensure that all employees understand the values of the business and comply with policies and codes of conduct that create the ethical climate of the organization."

An effective organizational compliance program involve the following codes of ethics and compliance standards; high level personnel responsible for ethical compliance program and the delegation of authority; effective communications and ethical training programs; systems that monitor, audit and enforce ethical standards; and enforce ethical standards; and efforts needed to keep improving the ethical compliance program.

Ethics and integrity are basic and universal values which behaving with integrity is the right thing to do. Institutionalizing ethical behavior is possible not complex to do, but needs leadership commitment that integrity wins in the long run and it is good for business. Ethical behavior can be encouraged by establishing organizational standards of conducts. A code of ethics must be developed as part of a top management's desire or a pioneer's decision for the organization's values, rules and policies that support an ethical climate. Every employee has a responsibility to do the right thing and act in a legal and ethical manner. This obligation includes reporting actual, suspected or potential violations of the law or this Code to the Compliance Officer. Violation of any law is a serious matter and could subject insight of the individual involved to public and criminal actions, regulatory actions and private lawsuits. Employees who violate the law can be severely penalized, including significant prison term.

An ethical compliance program can be significantly enhanced by having a high level manager or committee responsible for the administration and oversight of the program. The managers who oversee the ethics program are responsible for avoiding entrustment of people for having misconduct. The purpose of our Compliance Program is to prevent and detect violations of law or company policy. Compliance Program is active, involving not only policies, procedures, and activities, but also the commitment of senior management or pioneers, and the support of all employees, vendors, and agents to make the program effective.

JANE DIAZ
BS-IM

BOOKREVIEW #3

BUSINESS ETHICS: **ETHICAL DECISION MAKING AND CASE**
4TH Edition by: Ferrell and Fraedrich
HF5387

Chapter VIII – DEVELOPMENT OF AN EFFECTIVE ETHICS PROGRAM

"A company must have an effective ethics program to ensure that all employees understand the values of the business and comply with policies and codes of conduct that create the ethical climate of the organization."

The objective of this chapter are to know and understand the seen minimum requirements of an ethical compliance program, to identify the keys of succession including the types of training and also the goal of training, to be aware of the purpose and implementation of an ethical compliance programs, to examine the monitoring, auditing, and enforcement of ethical standards and to understand top management's role in supporting ethics programs. The goal of this is to encourage the reader to think about the impact of once ethical decisions on business and society. There are those who feel that ethics should arise inherently from the company's culture and the hiring good employees will limit unethical behavior with the organization. In this chapter an overview of how managers can develop an organizational ethics program, it is not intended to imply the objectives of controlling the personal ethics and moral beliefs of individuals in the business organization.

Ethical behavior can be encouraged through the establishment of organizational standards of conduct. These standards make take the form of codes of ethics or policy statements of a certain questionable practices. The company must give enough instruction or direction for employees to avoid risks associated with the particular business. A code of ethics is the formal statements of what an organization expects in the way of ethical behavior, let employees know what behaviors are accepted or improper. Many organizations have established codes of ethics as well as strategies for enforcing them.

Regardless of how the oversight of the ethics program is managed, it is important that the managers in charge of the program are within the scope, size and history or environment of the organization. Companies can implement ethical principles in their organizations through training programs. Discussion conducted in ethical training programs sometimes break down into personal opinions about what should or should not be done particular situation.

Training and communication should reflect the unique characteristics of organizations. If ethics training is to be effective, it should start with a foundation, a code of ethics, an ethical concerns, staff involvements and executive priorities on ethics that are communicated to employees.

Among the goals of the ethic programs might be to improve employee understanding of ethical issues and the ability to identify them; to inform employees of related procedures and rules. Reducing unethical behavior is important to company's long term relationships with their customer and community. If corrective action is not taken against behavior that is organizationally or socially defined as unethical, and the code of ethics is aggressively enforced and becomes part of the corporate culture, it can be effective in improving ethical behavior within organization.

Successful ethics training is important in helping employees identify ethical issues and providing the means to address such issues and resolve them. Employees should seek help in the resolution of ethical problems from managers or other designated personnel. Although personal values are involved in ethical decision making, they are only one of the components that guide the decisions, actions and policies of organizations. The burden of ethical behavior relates to the organization's values and tradition, not just the individuals who make decisions and carry them out.

Chapter IX – BUSINESS ETHICS IN A GLOBAL ECONOMY

"Cultural differences that create ethical issues in international business include differences in language, body language, time perception and religion."

The objectives of this chapter are to gain an appreciation of culture as a factor in business ethics, to assess the role of multinational corporations in business, to gain also the awareness of ethical issues globally, to examine attempts to establish a universal set of ethics for global business, and to explore cultural relativism as a framework for global business ethics. Global business brings together people and countries that have different cultures, values, laws and ethical standards, The international business person must not only understand the values, cultures and ethical standards of his or her own country but also sensitive to those of other countries.

When business people travel, they sometimes perceive different modes of operation abroad. To examine the complexities of ethics decision making in the global arena, it must focus on the causes of conflict among people and organizations. One of the most difficult concepts to understand and apply to the business environment is culture. Culture is defined as everything in our surroundings made by people, both tangible items and intangible concepts and values, language, religion, law, politics, technology, education, social organization, general values and ethical standards are all included in this definition. Cultural differences include differences in speech and body language. Problems of translation into another language often make it difficult for business people to express exactly what they mean.

According to cultural relativism, morality varies from one culture to another, and business practices are defined as right or wrong by the particular culture. Ethical relativism, on the other hand, assumes that only one culture defines ethical behavior for the world.

Advances in telecommunications have intensified such ethical issues as copyright unauthorized duplication of fashion designs. They have also made it easier to carry our questionable financial activities. Companies are facing concerns about treatment of minorities' women, as well as the issues of child labor and employees rights.

When companies market their products outside their own countries, the costs of transportation, taxes, tariffs and other expenses can raise the prices of the products, however, when the price increase exceeds the costs of these additional expenses, an ethical issue emerges. Price discrimination creates an ethical issue and may be illegal when the practice violates either country's laws; when the market cannot be segmented or the cost of segmenting exceeds the extra revenue from legal price discrimination or when the practice results in customer dissatisfaction.

Chapter X – BUSINESS ETHICS AND ORGANIZATIONAL PERFORMANCE

"Trust is a key element in holding organizational relationship s and stakeholders together."

The chapter objective are to provide evidence that corporate ethical value systems support business performance, to relate corporate citizenship to financial performance, to show the relationship between business ethics, customer satisfaction, corporate quality an employees commitment, to discuss the relationship and social institutions that-building ethical systems and nation's economic well being. Trust as a part of business ethics, the importance of business ethics to an organization has been debated from a variety of perspectives. Many business managers view ethics programs in their organization as an expensive activity that provides rewards only to society so the role ethical concerns in business relationship continuous to be misunderstood.

Many investors are concerned about business ethics, social responsibility, and reputation of companies in which they invest, and various socially responsible mutual funds and asset management firms can help investors purchase stock in ethical companies. Investors recognized that an ethical climate is the foundation for efficiency, productivity and profit.

This chapter provides evidence that resources spent on corporate ethics programs is in an investment that has the potential to improve business performance. The concept of business ethics are desirable and significant contribution to business activities is still controversial. Because of the expense and commitment required, many companies refuse to establish an effective ethics program as in other chapter, for they do not believe that the benefits of an ethics programs exceeds the costs.

Trust in the organization is a two way street. Employees give and the company also give in return. Trust employee and employer help ensure a company's survival and success over time. Trust is the glue that holds organizations together and allows them to focus on efficiency, productivity and profits. Compelling trust is the highest form of human motivation. It brings out every or very best in people, but it takes time and patience, and it does not preclude the necessity to train and develop people so their competency can rise that level of trust.

Employee commitment comes from employees who believe their future is tied to that of the organization and their willingness to make personal sacrifices for the organization. The more company is decided to taking care of its employees, the more likely it is that the employees will take care of the organization.

JANE DIAZ
BS-IM

MR. PAJO
ITETHICS

BOOKREVIEW #4

BUSINESS ETHICS: **MISTAKES AND SUCCESS**
1st edition Robert F. Hartley
HF5387

Chapter VII – LONG CALLOUSNESS TO PUBLIC HEALTH

"cost a penny to make, sell it for a dollar, it's addictive, and there's a fantastic brand loyalty ."

Cigarettes are among the world's most profitable consumer products. A cigarette cost a penny to make, sell it for a dollar, it's addictive, and there's a fantastic brand loyalty said master investor Warren Buffett as he unsuccessfully sought to take over RJR Nabisco, the tobacco corporation. Perhaps because of its profitability, the morality of the business has long been success. Philip Morris has been dominant player in this industry, the most inflexible in self interest. Now its position seems to be changing as the environment has changed. The article details numerous problems uncovered by the issue, but you have to read through to the end to find the fundamental flaws driving the abuses. You see, there's no public alternative to the private plans that can serve to discipline the private abuses.

Equally important, to induce the insurance companies to expand coverage, the government pays insurance companies a fat subsidy for getting people signed up, a necessary step in any insurance-based scheme. Imagine soon ten bucks for a can of beer and $200 for a bottle of vodka. It will happen. Like smokers, alcoholics will soon provide the states with millions more addicted, thus captive taxpayers. It would be another revenue bonanza for the states .Now addicted them to this proposition. Yes, the states finally discovered their magic formula. Tax the hell out of anything addictive. This will assuredly be followed by increased taxes on medications and someday taxes for the air you breathe. Oxygen, after all, is addictive. Sex is addictive and for some chocolate. While the hereditarily-vulnerable people run the greatest risk of getting lung cancer, even those smokers who aren't so vulnerable largely agree smoking isn't a good habit for a variety of reasons, mainly because it's unhealthy and messy. Nonetheless they enjoy smoking.

They love the taste and smell of tobacco. It helps them relax. However, in the end, it doesn't matter how smoking weighs-in as a habit, whether bad or not-so-bad, the decision to smoke rightly belongs to the individual, not the state. As for smoking on the job, that decision rightly belongs to the employer. Aside from nicotine tempering one's anxiety due to stress, a natural remedy which eliminates the need to pop a bunch of pills which often cause dangerous side effects, invariably the case for 'engineered' medicines, it has been demonstrated that smokers are less likely to develop sepsis which accounts for 9.3% of the deaths in the U.S. In1998 Philip Morris's share of the US cigars market passed 50% for the first time ever. In addition to its aggressive use of the Marlboro Man on billboards and magazine ads, it had a sales incentive program called Retail masters that rewarded retailers with payout based on sales and display of Philip Morris cigars outlet stores.

Is it ethical to promote a product seen by many as unsafe and even deadly? This issue gets to the heart of the whole, matter of tobacco production and marketing.

Chapter IX – WAL-MART: A BIG BULLY?

"Most communities in the state do not believe the government should be restricting the shopping choices of their residents."

As the world's largest corporation, Wal-Mart behaves shamelessly in the way it forces itself on American communities. Its aggressive bullying of American communities occurs because Wal-Mart's growth is central to its business model. Walton's successors continued his legacy well. But the end of fiscal 1998, Walt Mart's sales made it one of the largest corporations in the world. Yet a growing number of people were questioning Wal-mart was using its gargantuan power, some seeing it becoming the thesis of fair competition through questionable practices toward suppliers, competitors, employees and communities themselves. To be sure, when Wal-Mart has grossly overstepped, they've been called out for it. In particular, we chronicle Wal-Mart's public relations debacle in Flagstaff, Arizona. There, the company was roundly condemned for a newspaper ad placed by its local front group, which used Nazi imagery in denigrating its local opponents. Its other efforts do not always generate such national headlines yet are equally worthy of careful scrutiny. Wal-Mart is not just the world's largest retailer. It's the world's largest company--bigger than ExxonMobil, General Motors, and General Electric. The scale can be hard to absorb. Wal-Mart sold $244.5 billion worth of goods last year. It sells in three months what number-two retailer Home Depot sells in a year. And in its own category of general merchandise and groceries, Wal-Mart no longer has any real rivals. There is no question that Wal-Mart's relentless drive to squeeze out costs has benefited consumers. The giant retailer is at least partly responsible for the low rate of U.S. inflation, and a McKinsey & Co. study concluded that about 12% of the economy's productivity gains in the second half of the 1990s could be traced to Wal-Mart alone. There is also no question that doing business with Wal-Mart can give a supplier a fast, heady jolt of sales and market share. But that fix can come with long-term consequences for the health of a brand and a business. Vlasic, for example, wasn't looking to build its brand on a gallon of whole pickles. Pickle companies make money on "the cut," slicing cucumbers into spears and hamburger chips. "Cucumbers in the jar, you don't make a whole lot of money there," says Steve Young, a former vice president of grocery marketing for pickles at Vlasic, who has since left the company.

Chapter XX – NIKE: IS USING CHEAP OVERSEAS LABOR ETHICAL?

"Just Do It!"

A comprehensive establishment of profitability standards has assisted Nike in our evaluation of individual performance as well as a comparison to other competitors. Nike utilizes standards such as net profit, earnings per share, return on investment, return on equity, sales growth and asset growth. Performance standards are also established and checked regularly. Some of the areas in which our company has established standards are productivity of productions sites, competitive position in the United States relative to the global market, technological leadership in comparison to competitors and overall social responsibility and the public's perception.

In general, Nike's products are considered to be of higher quality and as a result have higher prices relative to our competitors. While the prices are realistic given the nature of the products we offer to our consumers, at times our consumers may not agree. This presents a weakness. To mitigate any future problems in our high quality/high price lines, we are placing a renewed emphasis on emerging technology and innovation towards the development of new products, specifically the Nike Alpha Project, a revolutionary new line of athletic shoes. Despite the fact that in the past we may have overlooked the mid- to lower-price-point products, presenting another weakness with room for improvement, we are dedicating our time and money to better develop our competitive position at all price points to build strengths at each of these levels. We see much potential in the lower price points and plan to meet the needs of those markets.

Several factors led to the transformation of activists' opposition to Nike into a broad, publicly recognized movement in 1996. In addition to Ballinger and others having laid the factual and thematic groundwork for a national campaign, the seemingly sudden emergence of widespread public criticism of Nike's labor practices was attributable to the exposure of Nike's wrongdoing in the New York Times and other mainstream national media, the public and political fallout over talk-show host Kathie Lee Gifford's connection to Honduran sweatshops, the entry into the anti-Nike campaign of key groups such as the faith-based investment community and Benjamin and the labor and human rights group Global Exchange, and public exposure of Nike's misdeeds in Vietnam. Associated with all of these factors was the anti-Nike campaign's ability both to capitalize on media opportunities and to create events that enabled a now-interested media to continually cover the issue.

This was particularly true in developing its public image. The great identification of Nike athleticism, "Just Do It" , and its association with the greatest names in sports, maximized the appeal of Nike products especially with younger customers.

JANE DIAZ MR. PAJO
BS-IM ITETHICS

BOOKREVIEW #5

HARD LIKE WATER: ETHICS IN BUSINESS
By: Vincent Di Norcia
HF5387

Chapter VIII – Social Values

"I personally don't know how the hell anybody can survive running a successful business in the nineties without caring. I don't know how they keep their soul intact."

Social performance is necessary, because business needs to prove its legitimacy if it is to be integrated into society. Indeed, as employment levels decrease and environments are degraded, the social legitimacy of business comes increasingly into question. So businesses should not shirk their responsibilities as partners in society.

Companies, the previous chapters have shown, are responsible for ethical performance in their own spheres of ownership, investment, management, employee and consumer relations, technological change, and environmental protection. The first ethical duty of business is to do no harm. Companies are responsible for minimizing stakeholder risks. This is heart of business ethics.

To review this chapter began with an old story of lax government regulation and too-free enterprise in the PCB warehouse fire at Basil le Grand, Quebec. Concern for the public was totally lacking, to the point that the owner of the warehouse fled the country, without paying for any of the damage the fire caused. This demonstrated the need for improved government. It also showed the need for more proactive, crisis preventing approach on the part of business.

From this comes a clearer concept of social performance, according to which a business should solve that social problems caused by cultures, as several have succeeded in doing with regard to Aboriginal peoples. Finally The Body shop exemplifies the new, and controversial, social market that social performance implies. This market extends well beyond national boundaries. Indeed, the subject of the next chapter is the ethical complexity of international business.

There are two aspects we need to consider beyond the technical ones. The first is the legality of such a device. Most States in the USA, and the nation itself strictly regulate gambling. The device would probably be illegal. But suppose that you created it and licensed it to your home State. The State itself could then sell the devices and become the other gambling partner in each transaction. Then it would not be illegal. You could get a commission on the sale of each device, or even better, a commission on each gambling transaction. Any proceeds that the State earned could be used for some good purpose, such as is now done with many State lotteries, which are used to fund education.

Canadian businesses have always had to deal with sensitive issues relating to the cultural diversity of the country. The two most notable cases are developing appropriate relations with Canada's Aboriginal communities and Quebec nationalism. In both cases the ethical problem for business is less that of relativism that cross cultural understanding, developing reciprocally beneficial relations, and minimizing socio economic risks. A special concern in the Quebec case is the delicate matter of dealing with an open secessionist government. Here, core civil rights values become prominent.

Chapter IX – International Values

"All these merchants observe the laws of the city, and moreover live and conduct themselves freely and are of use to the world..."

This chapter presents four different tales about ethically dubious forms of international business. First there are two controversial cases foreign direct investment, in the oilfields of Nigeria and the mines of Cuba. They tell contrasting stories about the ethics of foreign direct investment in countries with undemocratic regimes where civil rights are in question. Next there is the problem multinational retail firms are experiencing with the exploitative child labor practices of distant suppliers. Fourthly, the growing risk of volatility in international financial flows is shown to be open to an international solution that, is argued, would be in the interest of business to support. Reflection on all four cases shows the need for a social trade approach to international business.

The purpose of this Statement of Ethical Principles to foster the growth of a worldwide fundraising community dedicated to accountability, transparency and effectiveness. In this Statement we want to set forth what unites us in the way we practise our profession. Recognizing that in many countries there already exist codes of conduct and standards of practice, the intent of this statement is to unify the global fundraising community behind a single universal declaration of fundamental principles. Organizations and individuals who endorse this Statement are not necessarily abandoning existing codes or standards, but are announcing their interest in a global understanding of these fundamental principles.

There are, in addition, other international initiatives for the regulation of not-for-profits. The European Commission (EC) has proposed a "Framework for a Code of Conduct for Non-Profit Organizations to Promote Transparency and Accountability Best Practices". The code focuses on fundraising ethics as a key element for regulation. Interest in fundraising ethics is being expressed by governments as geographically dispersed as the US, Canada, Mexico, China, Australia, New Zealand, the Ukraine, Hungary, the UK and the EC. Endorsement of the International Statement could provide an important tool for the promotion of fundraising ethics; it could also help to demonstrate that self-regulatory initiatives are both more effective and more flexible in regulating fundraising activity than direct regulation by governments. Equally, failure to endorse the Statement will be seen as evidence that this is an issue for regulation rather than self-regulation.

This chapter has shown that the old tales of foreign firms supporting oppressive regimes or of powerful home nations imposing their laws on foreign firms and nations do not represent an ethically appropriate model for foreign direct investment. Nor should global trade involve child labor or other form of exploitation. The crisis prone instability of international finance can and should be curbed. In the part two the new and better, seemingly soft, way social trade were introduced Foreign direct investment can and should, it was argued, support civil rights and help host nations along their development path. The social trade path, moreover, as Hernando DeSoto. The Body shop, and Muhammed Yunus have shown, involves local entrepreneurship and trade rather than aid. Business ethics, as we have seen are often a matter of ethical values emerging from within the heart of business itself.

Chapter X – Foresight Ethics

"Fortune is the arbiter of half our actions, but… it lets us control roughly the other half… A ruler who trusts entirely to luck comes to grief when his luck runs out."

It is not unknown to me how many men have had, and still have, the opinion that the affairs of the world are in such wise governed by fortune and by God that men with their wisdom cannot direct them and that no one can even help them; and because of this they would have us believe that it is not necessary to labor much in affairs, but to let chance govern them. This opinion has been more credited in our times because of the great changes in affairs which have been seen, and may still be seen, every day, beyond all human conjecture. Sometimes pondering over this, I am in some degree inclined to their opinion. Nevertheless, not to extinguish our free will, I hold it to be true that Fortune is the arbiter of one-half of our actions, but that she still leaves us to direct the other half, or perhaps a little less.

Technological change, both present but especially future developments, may lead to the transformation of many fundamental parameters of the human condition and even the human organism itself. This course takes an interdisciplinary approach to the normative, technological, and policy questions raised by these prospects. We feel that there is a lack of opportunity for students to learn about and reflect on the big picture of the human condition and what may lie in store for our species over the coming decades. With better technological foresight and a finer appreciation of the complex normative and strategic challenges ahead, students will be able to participate constructively in current and future debates about what should be done on an individual and social level to enhance the prospects that human society will continue to flourish in the times to come.

One lesson Machiavelli and ethics both teach is that primarily aim of foresight should be minimize the risk of critical damage. Not until you have avoided shipwreck and reached port will you know whether you have sailed well. Given the current insecurity and uncertainty, this message is fitting. Indeed, not a few business today, and most of their employees, feel that survival is a priority.

JANE DIAZ
BS-IM

BOOKREVIEW #6

FOR BUSINESS ETHICS
Cambell Jones, Martin Parker, Bene Ten Bos
HF5387 J65 2005

Chapter XII - Denying Ethics I: Bureaucracy

"Bureaucracy is both world changing and dehumanizing at the same time."

If what we understand to be ethics is shaped by social context, then business ethicists need to try to understand that context. That is, unless they believe that God or reason will eventually deliver some eternal rules that will make equal sense in any place or time. However, as we have seen in the book so far, this prospect doesn't look that likely at the moment. So what would it mean to understand social context, business ethicists have certainly spent quite long time writing about the things that managers should do, and certainly spent quite a lot of time writing about the things and a certain amount of time considering the relationship between their business and the states and societies that they are apart.

Other philosophers, such as Aristotle who we came across, that we emphasized the closer relationship between individual ethical action and social political action but this isn't something that is preoccupied business ethicists too much. We will look at the economic context of capitalism for some answers. We will open out the questions of the relationship between individual ethical action and society issue by looking at the context in terms of business.

The rigid attitude towards rules helps to create the so-called bureaucratic personality, a conformist who wants to fit in and not rock the boat. Effectively, the behavior that might help the institution to adapt to cancels is discouraged in favor of hanging circumstances of predictable routines. The idea that there is a connection between bureaucracy and conformity is not something new. At the start of the twentieth century, Max Weber had been particularly interested in how social change had altered the way that people understood what life. Sorts of authority were considered legitimate. He suggested that there were three main ways to justify social action, which he called traditional, charismatic and rational. In the modern world, Weber suggested, rules were taking the place of inspirational leaders and long-standing traditions as the basis for collective rules. Now consider the ideas of the philosophers Avishai Margalit, who argued that decent societies have insurmountable difficulties with bureaucracies because these institutions humiliate people. Margalit argues that decent societies are defined by their will to keep their institutions. They endanger democracy while making possible. In other words, democracy needs bureaucratic institutions to achieve social justice while it must accept their humiliating and hence antidemocratic effects. The gist of all humiliation, bureaucracy clearly dehumanize by reducing their members to mere mechanical functionaries and by reducing customers to mere numbers. Set aside moral outrage for a minute. What we have here is a story about the use of ends-rationality within an organization, and this kind of rationality is widely in use in modern corporations today.

Chapter XIII - Denying Ethics II: Global Capital

"Bad thing that should be done away with, as if capitalism could continue without the state.."

There are two principal meanings of the term neoliberalism. The first refers to a set of market-liberal economic policies. In the developed world neoliberalism is often coupled with Thatcherism and grew up in opposition to Keynesianism. In the developing world it emerged in opposition to the development strategies based on import-substitution industrialization which had dominated the period 1945 to the early 1980s. Everything hinges on this insight into human limitation. There are only a few things that we, being finite and fragile creatures, can control. This, however, does not allow us to be lazy when it comes to morality.

The agreement does allow governments to support their rural economies, but preferably through policies that cause less distortion to trade. It also allows some flexibility in the way commitments are implemented. Developing countries do not have to cut their subsidies or lower their tariffs as much as developed countries, and they are given extra time to complete their obligations. Least-developed countries don't have to do this at all. Special provisions deal with the interests of countries that rely on imports for their food supplies, and the concerns of least-developed economies.

In business ethics, discussions of interests and responsibilities of business typically begin with a discussion of an argument between them, on the other hand, and defenders of stakeholders theory, usually what we find in these discussions is the idea the Friedman, a renewed Nobel prize-winner economist, claims that the only responsibility of a business is to increase its profits, and that nothing else really matters. If businesses act in their self-interest then the results for all will be best, as if action were, as Adam Smith famous claimed, led by an invisible hand, against this, stakeholder theory claims that businesses have responsibilities not only to shareholders but also to employees, customers, the environment, and so on.

Global-Information Ethics, understood as an ethics of world-wide communication, may be seen as a commendable effort to foster all those informational conditions that facilitate participation, dialogue, negotiation and consensus-building practices among people, across cultures and through generations. It is an approach concerned with new and old problems, caused or exacerbated by global communications or affecting the flow of information. Global-Communication Ethics is therefore a continuation of policy by other means, and it does not have to be reduced to a mere gesture towards the importance of mutual respect and understanding.

Chapter IX – Business Ethics Today

"in the world we want, many worlds fit."

Human space in the twenty-first century has not merely shrunk, though. ICTs have also created a new digital environment, which is constantly expanding and becoming progressively more diverse. Again, the origins of this global, transnational common space are old. They are to be found in the invention of recording and communication technologies that range from the alphabet to printing, from photography to television. But it is only in the last few decades that we have witnessed a vast and steady migration of human life to the other side of the screen. One of the serious obstacles in sharing ontology is often how the sources and targets of moral interactions (including communication) are identified. The concept of person or human individual,

and the corresponding features that are considered essential to his or her definition, might be central in some ontologies, marginal in others, and different in most.
Ethics is supposed to be black or white, right or wrong, but today it is many shades of grey.

If any company does shady business you can be sure it starts at the top and filters down because the president is the one who sets the example for the actions of the entire company. This is as true for actions of our elected officials as it is for corporations or individuals. The word itself has been used to describe a wide variety of things, only a fraction of which relates to this new science. As someone who finds the developing paradigm an intriguing element in the study of organizations and the people in them, I nonetheless feel uncomfortable calling this new science “spirituality.” It is surprising to discover the large number of people in public administration interested in workplace spirituality, but more so the fact that these recognized scholars are reluctant to freely discuss this area of their research. Certainly scholarly publications on the topic lend professional legitimacy to substantiate their efforts.

Failure in business ethics is a real threat to the future of every corporation. Business ethics as an issue is a hundred times more powerful than the internet or globalization and can destroy your business in a week. To make matters worse, standards of business ethics are changing rapidly in response to random events which capture public imagination. In business ethics, what was good is becoming bad and what was considered bad is now good. Standards for business ethics that have worked for decades are looking old fashioned or immoral while other practices that raised questions are becoming totally acceptable.

JANE DIAZ
BS-IM

BOOKREVIEW #7

BUSINESS ETHICS: **ETHICAL DECISION MAKING AND CASE**
3RD Edition by: Ferrell and Fraedrich
HF5387

Chapter VI – HOW THE ORGANIZATION INFLUENCES ETHICAL DECISION MAKING

"Decisions are to some extent legitimizes because of agreement or majority rule."

In a centralized organization, decision making authority is concentrated in the hands of top managers, and little authority is delegated to lower levels of the organization. Ethical issues associated with centralized organizations relate to scapegoat and lack of upward communication. In a decentralized organization, decision making authority is delegated as far down chain of command as possible. Research has shown that centralized organizations tend to be more ethical in their behavior than decentralized organizations because centralized organizations enforced more rigid control such as code of ethics and corporate policies on ethical practices. However, this does not hold true if the centralized organization is inherently corrupt.

Organizations are much than structures in which we work. Although they are not alive, we attribute human characteristics to them. When times are good, we say the company is well; when times are not so good, we may try to save the company. Understandably, people have feelings toward the place that provides them with income and benefits, challenge satisfaction, self esteem and often lifelong friendships.

Although many organizations have financial, problem-solving, personnel or social responsibility committees, only a very few organizations have committees devoted exclusively to ethics. An ethics committee might raise ethical concerns, resolve ethical dilemmas in the organization, and create or update the company's code of ethics. Ethics committees can be misused if they are established for the purpose of legitimizing management's ethical standards on some issue. In such cases ethics committees may be quickly assembled for political purposes, to make a decision on some event that has occurred within the company.

It is also possible for ethics committee members to fail o understand their role or function. If members of ethics committees attempt to apply their own personal ethics to complex business issues, resolving ethical issues may be difficult. Since most people differs their personal ethical perspectives, the committee may experience conflicts. Even if the committee members reach a consensus, they may enforce their personnel beliefs rather than the organization's standards on certain ethical issues.

Chapter VIII – THE ROLEOF OPPURTUNITY ANS CONFLICT

"The relationships in a business are based on trust and responsible behavior."

Research has found that employees' perceptions of fairness are equally or more important than other factors in terms of their influence on ethics-related outcomes. Fair treatment is so important because employees who perceive unfair treatment will rebalance the scales of justice by harming the organization. Employees who perceive fair treatment, on the other hand, will reciprocate by going above and beyond the call of duty to help management .To ensure that employees feel they are treated fairly, it is important to design HR systems and interventions with perceived fairness as a key goal, with an emphasis on procedural and interaction fairness. Employees' perceptions of fair treatment should be monitored regularly via employee surveys, and changes should be made based upon the results.

It is also important for HR managers to work with the ethics/compliance office to follow up on employees' ethics concerns because a large percentage of reported concerns are fairness and therefore HR system-related. Most employees equate ethics and fairness; for them, there is no bright line between the ethics and HR offices. Ethical leadership is vital to creating an ethical workforce. It is a myth that employees are fully formed moral agents who can 'lead themselves' when it comes to ethics. Research indicates that most employees look outside themselves to significant others for guidance in ethical dilemma situations. If this leadership and guidance is not provided by the leader of the organization, employees will seek it elsewhere, most likely from their peers. Conflicts occurs when there is a question as to which goals or values take precedence in a situation, those of the individual, the organization, or society. Personal organization conflict arises when an individual’s philosophies or methods for reaching a desired goal differ from those of the organization.

Chapter IV – SOCIAL RESPONSIBILITY

“Business ethics and social responsibility are thus closely linked.”

Self image is constructed by us over time under the eyes of others in the context of group or cultural norms that we accept or reject. In shame we feel like hiding or avoiding. A normal or situational sense of shame is a kind of moral compass to help us monitor the ethics of our behavior. The feeling of shame need not be an all or nothing matter. We may experience degrees of shame, because persons are not perfect and in order to be a healthy emotion, shame should not persist indefinitely or be universalized by us to make us ashamed of all our behavior. A closer look at the sample results reveals that there are also similarities between company policies across these industries in Europe and the U.S. All but two of the companies analyzed have publicized codes of conduct and conflict of interest guidelines in place for employees to read and sign.

Companies on both sides of the Atlantic have room for improvement in CSR as only a third of the businesses take CSR seriously enough to make it a corporate objective. The slowest to adopt CSR policies is the aerospace and defense industry. Technology companies show the greatest commitment to CSR in both Europe and the U.S. A 2003 survey by Globes scan Inc., shows that the general public agrees technology companies are leading other industries in CSR efforts. Corporate responsibility refers to fulfilling the responsibilities or obligations that a company has toward its stakeholders. When examining a particular corporate practice, like profit versus environmental protection, corporate responsibility can help distinguish between a stakeholder expectation and a corporate obligation.

JANE DIAZ MR. PAJO
BS-IM ITETHICS

BOOKREVIEW #8

CURRENT ISSUES IN BUSINESS ETHICS
By: Peter W.F Davies
HF 5387 C87

Chapter I– BUSINESS PHILOSOPHY: SEARCHING FOR AN AUTHETIC ROLE

“only a major crisis for business survival will actually provide a basis for genuine challenge to this world view.”

According to Peter Davies that to get out the heart of various perspectives the meaning and the purpose of business activity should be in the first place, of course ethics includes in such business and the true meaning of business relation to each perspectives.

“Much of the debate about the various issues in business ethics is fuelled by implicit and differing philosophies of business. Clearly, if you believe that the basic role of business is to maximize profit then your analysis of business ethics issues will differ considerably from that of those who assume that the basis role of business is to provide meaningful employment.”(p.15)

Let’s define what’s business philosophy is. Business Philosophy considers the fundamental principles that underlie the formation and operation of a business enterprise; the nature and purpose of a business, for example, is it primarily property or a social institution; its role in society; and the moral obligations that pertain to it. The subject is important to business and management, and is closely related to business ethics and political economy. It is influenced significantly by philosophy, ethics, and economic theory.(http://en.wikipedia.org/wiki/Philosophy_of_business)

For business this influence of the past cannot be fully understood without due appreciation of developments in technology. So what is the purpose? This question via the examination of five differing ethical perspective of modern business. First is A Western Christian Theological Perspective second is the An (Industrial) Democracy Perspective third is the An (Eco) System Perspective fourth is A Friedmanite, ‘The Business is Business’ Perspective and the fifth is A Virtue Perspective.

“The five preceding perspectives have, in turn, pointed towards the meaning and purpose of business as essentially being a God ordained vocation, a crucial element democracy, a key element in the planetary ecosystem, a financial wealth creator, and a forum to develop people.”(p.24)These perspectives are not mutually exclusive because one of the perspectives can see the elements of the business.

Chapter II– WHOSE BUSINESS IS IT ANYWAY? THE QUESTION OF SUSTAINABILITY

“true role and legitimacy of business, real changes happening .”

Capable of being sustained in the business, ethics are to significant extent shaped by a country’s history and culture. In this chapter it argues the case for the legitimacy of business that being assessed in terms of track records.

“The international project of development, proclaimed at the inaugural address of President Truman as a bold new program for making the benefits of our scientific advances and industrial progress available for the improvement and growth of the underdeveloped areas. By way of describing its ethical basis and cultural effects, it has been branded the new colonialism and the project of western patriarchy”.(p.27, R.Carmen & M.Lubelski) .

Sustainable development will be a difficult state to attain for the world community. To meet the three conditions of equity, legacy, and continuity will require political decisions on a scale rarely seen to date. Sustainable development is a direction toward which the world community moves, not a goal in itself but more like the concepts of freedom and justice. There seems to be little recourse than the movement toward sustainable development for the planet. The views of Earth from space showed the global nature of the continents, atmosphere, and oceans and the extent to which humanity and its activities are distributed over the globe. These human activities both contribute to and are affected by global environmental change. We are part of the ecosphere and as members we cannot continue to plunder the very system that maintains us. We must husband, nurture, and respect that system and cultivate a world in which we can live together in a mutually beneficial way.

(http://www.iitap.iastate.edu/gcp/issues/agri/sustainable/ackenzie.html)

Chapter III– CORPORATE GOVERNANCE ANG ETHICS

“all strategies can be assessed or interpreted in a way that links them to an apparent ethical framework”

As this chapter concludes that “the conduct of the company and the system by which they are controlled and regulated are just the central of investigation for business ethics. In terms in relationship between organization and society, there appears to be growing recognition of the importance of stakeholders.”(p.48)

A typical list of board roles and responsibilities are formulating strategy, developing policy, supervising executive management and maintaining accountability. Formulating strategy is the process of identifying which is fit or appropriate in the given problem, lots of analysis and reviews in this case.

Developing policy that every changes being updated it also help to rebuild what made in the past. Supervising executive management where the tactics and strategic options are being contributed. Last is the Maintaining accountability is important part of the process it is regular field condition surveys conducted on the highway system.

JANE DIAZ
BS-IM

MR. PAJO
ITETHICS

BOOKREVIEW #9

ETHICAL AND SOCIAL ISSUES IN THE INFORMATION AGE
by: Joseph Migga Kizza

Chapter I – INTRODUCTION TO SOCIAL AND ETHICAL COMPUTING

It is clear that the study of ethical and social issues in computing interdisciplinary in nature. The conceptual approach integrates, from the perspective of computer science, the complementary disciplines of philosophical ethics and social science. Ethicists from both philosophy and theology, historians, social analysts, sociologists, anthropologists, and psychologists have all contributed heavily to the research in this area .

However, instead of requiring computer science students to learn from these disciplines by taking separate courses in philosophy and sociology, we propose that elements from these disciplines be incorporated into the core of computer science. Teaching the ethics and social impact strand can also be accomplished by incorporating a set of modules into other computer science core courses if there are enough faculty members committed to including the material as a significant part of their computer science courses. This means that a social and ethical impact module should be incorporated into many of the traditional undergraduate computer science courses such as introductory programming, data bases, programming languages, operating systems, AI, and software engineering. Another approach is to include several of the knowledge units in, a senior-level project course emphasizing skills and knowledge required to become a responsible computer professional.

Chapter II – MORALITY AND THE LAW

With a discussion of the normative foundations of economic analysis, namely, the subject of welfare economics, I also describe notions of morality and fairness, which play an important, if dominant, role in much normative discourse about law, and I discuss the connections between welfare economics and morality. A theme of this discussion is that notions of morality have functional aspects, and that, for a complex of reasons, they also take on importance in their own right to individuals.

Every political and legal scholar in our philosophical tradition has written about the need for limits on government power and the importance of preserving personal liberty. There is a crucial difference, however, between promoting public morality and protecting the sensibilities of reasonable members of the community while in the public sphere something that falls under the police power of state and criminalizing private consensual conduct that harms neither the individuals involved nor the general public something that is outside the bounds of the police power.

Chapter III – ETHICS, TECHNOLOGY AND VALUE

"Ideally, new technology will advance, enhance and support human values. But of course this is not an ideal world. The effects of technology are mixed. For example, the "agricultural revolution" and the "industrial revolution" brought many benefits to human beings: food for the hungry, effective medical care for the sick, relief from heavy labor, rapid and comfortable transportation, and so on. Nevertheless, problems were generated: overpopulation, world-threatening weapons, pollution, terrible accidents that killed many people, etc.

Too often, new technology develops with little attention to its impact upon human values. The mass production of automobiles, for example, had profound effects upon cities, travel, entertainment, nature, the environment, even sexual mores. Many of the consequences were unforeseen – even unimagined – by those who created the technology. Let us do better! In particular, let us do what we can in this era of "the computer revolution" to see that computer technology advances human values." (http://www.southernct.edu/organizations/rccs/resources/teaching/teaching_mono/bynum/bynum_human_values.html) The entry of proactive technology into highly sensitive environments, such as the home, produces specific design challenges that are inextricably linked to ethical issues.

BOOKREVIEW #10

ETHICAL AND SOCIAL ISSUES IN THE INFORMATION AGE

by: Joseph Migga Kizza

Chapter XI – CYBERSPACE AND CYBERETHICS

The Internet has been compared to a vast copying machine. Infused from its start with the sense that it is some sort of frontier, it combines blistering speed with awesome content availability. It is a place where can get access anyplace, anytime to whatever is out there. And, in these early years of cyberspace, there seems to be no limit on what is or will be out there. The world's largest music company recently put it: A few clicks of your mouse will make it possible for you to summon every book ever written in any language, every movie ever made, every television show ever produced, and every piece of music ever recorded.

Copyright law protects the tangible expression of an idea from being reproduced without the permission of the copyright holder. To qualify for a copyright, a work of art must be original, created independently by the artist. The law curbs this right, making it last only for a set time period. It also carves out the important exception of fair use, permitting reproduction of portions of copyrighted work for limited purposes, such as criticism or classroom instruction. We also believe that the entertainment industry as a whole and I mean all the companies with a stake in the e-future should take meaningful technological measures. To an extent, piracy is a technical problem and must be addressed with technical solutions. The studios, broadcasters and record companies working in cooperation with the technology companies need to develop innovative and flexible watermarking or encryption systems that can stay one step ahead of the hackers.

Chapter XII – COMPUTER NETWORKS AND ONLINE CRIMES

Another form of computer crime is spam mail. Spam mail is the distribution of bulk e-mail that offers recipients deals on products or services. The purpose of spam mail is to make customers think they are going to receive the real product or service at a reduced price. However, before the deal can occur, the sender of the spam asks for money, the recipients' credit card number or other personal information.

The customer will send that information and never receive the product nor hear from the spammer. In addition to traditional crimes occurring on the electronic resources, there are crimes that exist explicitly due to the availability of technology. These crimes, which include denial of service attacks, malicious programs, viruses, and instances of cyber terrorism, are designed to disrupt and negatively impact entities in both the digital and real world. There exists a number of professional law enforcement organizations designed to provide training and investigative resources for computer crime and computer fraud. These agencies work independently, as well as with regional law enforcement. Many of these organizations are elements of federal law enforcement agencies.

"Thus, it is more than the technological, systematic inspection of the computer system and its contents for evidence or supportive evidence of a civil wrong or a criminal act. Computer forensics requires specialized expertise and tools that goes above and beyond the normal data collection and preservation techniques available to end-users or system support personnel. One definition is analogous to "Electronic Evidentiary Recovery, known also as e-discovery, requires the proper tools and knowledge to meet the Court's criteria, whereas Computer Forensics is simply the application of computer investigation and analysis techniques in the interests of determining potential legal evidence." (http://en.wikipedia.org/wiki/Computer_forensics) Law enforcement and the legal establishment are facing a new challenge. Criminal acts are being committed and the evidence of these activities is recorded in electronic form. Additionally, crimes are being committed in cyberspace.

Evidence in these crimes is almost always recorded in digital fashion. It is important that computer security professionals be aware of some of the requirements of the legal system and understands the developing field of computer forensics. In law, if information is not admitted into evidence, then, for legal purposes, it does not exist. Testimony by both the forensic specialist who developed the evidence and someone who can explain its significance to the case is often required. Only then does the information become evidence.

BOOKREVIEW # 11

INFORMATION SECURITY AND ETHICS
by: Marian Quigley

Chapter VI – INTERNET VOTING

One basic precondition for e-elections must be the feasibility of implementing the voting under such conditions that the principles underpinning the electoral system are not disregarded. Accordingly, the system must be at least as secure as corresponding traditional voting procedures. Another precondition is that the e-voting procedure must be simple and function smoothly for the voters. Its overall purpose is to enhance accessibility to voters. The present form of voting in general elections is founded entirely on paper based and largely manual voting procedures.

New technology with advanced vote-client machines for e-elections may entail several advantages. It may, as mentioned above, enhance the voters' scope for participating in the election. It also creates scope for more rapid tallying of votes and distribution of seats. This also enables the electoral administration to promptly announce the election results to a broader circle. The risk of error in vote-tallying can also be largely eliminated. The new technology also entails disadvantages that must be considered. One is the difficulty of guaranteeing ballot secrecy with absolute certainty. Another is the question of how to guarantee the reliability of the system. that the system should be perceived as trustworthy and should impart legitimacy to the election results, imposes special requirements in terms of permitting a revision of the system to be carried out where necessary.

Chapter VII – PROTECTION OF MINORS FROM HARMFUL INTERNET CONTENT

"one of the basic conditions for its progress and for the development of every man".

Dealing with harmful content, particularly in order to protect minors, has been a growing concern for the past few years. Due to the decentralized, border-crossing and permanently available nature of the new information and communication networks, increasing attention has been brought to the difficulties associated with efficiently protecting minors against harmful information and images, which were not as easily accessible before. This had led to fierce advocating of the use of self- and co-regulatory mechanisms and/or technological tools when it comes to safeguarding minors from harmful content.

It is argued that using alternative regulatory mechanisms could provide more guarantees for the protection of freedom of expression. Technology is in many cases an essential part of an alternative regulatory strategy. The use of filtering tools, for instance, is a prime example of the shift away from top-down state control. Filtering technologies present a way of transferring control of and responsibility for managing harmful content from governments, regulatory agencies, and supervisory bodies to end users, primarily parents.

Chapter VIII – MOBILE COMMUNITIES

The development of the Web, unlike the subsequent questions, this question was not delimited by the research focus. The motivation of this question was on one hand to start the discussion with a quite broad topic without biasing the interviewee. On the other hand the intention was to see whether mobile social media or related phenomena would be recognized as important trends by the interviewees.

Social communication drove the growth of the Internet for two decades before the Web transformed the Internet into a mass medium in a matter of months. Mobile communication is organized around known social networks. People call and message people they already know. Most often, you communicate with people who are already in your address book, text-based evolving to text and sound and graphics-based communications. Customized ring tones and cute graphics for SMS messages are only the beginning. Cameras and telephones are merging. Whatever it is called, and wherever it is used, this simple, accessible technology alters the way in which individuals conduct their everyday lives. It has extensive implications for the cultures and societies in which it is used; it changes the nature of communication, and affects identities and relationships. It affects the development of social structures and economic activities, and has considerable bearing on its users' perceptions of themselves and their world.

BOOKREVIEW # 12

BUSINESS & SOCIETY
by: ***A. Carroll, A. Buchholtz***
HF 5387

Chapter VII - Personal and Organizational Ethics

Those responsible for organizational ethics may have had experience in clinical health care ethics, but if they apply whole cloth, common methods of clinical ethics; perhaps moral reasoning based on autonomy and beneficence to organizational problems, they quickly become dissatisfied. Even if handy tools to sort out moral problems in organizational ethics existed, questions would remain. An obvious and frequent example occurs when a clinician must balance business and patient care concerns in the same decision. If professionals fulfill their clinical responsibilities, they protect their patients; at first blush, this appears to contribute to fulfilling the organization's mission, since serving the patient is strongly connected to the mission of health care. It is less clear to the professional what obligation there is to meet business demands. Implementing organizational ethics in this case might mean identifying what checks and balances exist within an organization to ensure that the professional appropriately balances competing interests.

These and similar benefits that can emerge from helping the eyes to see, the consciousness to understand, and the will to respond to problems in organizational ethics become apparent in the pages that follow. Anyone who is committed to the success of a health care organization will see throughout this book clear example of how inattention to problems and poor response to them can undercut a health care organization's mission. Ecology is a helpful analogy for thinking about organizational ethics because of similar complexities in the study of the two. Ecology takes into account interactions among cells; individual organisms; and groupings of individuals, ecosystems, and the entire biosphere. Similarly, organizational ethics takes into account interaction among individuals, teams of health care workers, institutions, integrated delivery systems, and the entire health care environment. Any account of organizational ethics that focuses only on one level of the environment, such as the team or the institution, without examining and accounting for interaction among the levels of the environment, is inadequate.

Chapter VIII - Business Ethics and Technology

One potential way to improve decision-making during the design process according to such criteria might be to apply some of the formal, prescriptive design models and methods that have been developed in the literature. Such models and methods usually promote a more structured approach, taking into account different options and making explicit decisions at a number of relevant points in the design process. Nevertheless, such models and methods are not a panacea to all problems in design. In fact, such methods will be built on ethical presuppositions that may turn out be problematic. And what looks like a good design and decision-making process on paper may not be one in reality. The responsibility for this type of issue could be organized in different ways. One way would be to make someone explicitly responsible for such aspects. This has the advantage that taking care of these `collective' concerns is someone's task and that that person may be held accountable afterwards. However, the danger of such an approach is that others may not feel a responsibility for issues like safety, while their attention may be crucial to achieve a safe design. Moreover, much depends on the person doing the integration in this approach. Even if this person is of good will, the important question is whether she/he will be able to gather and understand all the relevant information in order to make the `right' decision.

Many professors, staff members, and even administrators see campus computers and e-mail accounts as their own private property a type of employment benefit provided with no constraints on use. The fact is, universities "assign" computer equipment to us as tools to help us perform our jobs more effectively and efficiently, in the same way that institutions assign offices to faculty members, laboratory space to scientists, or photocopy machines to departments. Computer equipment, far from being personal property, is owned and maintained by the university, with restrictions on how it may be used.

Chapter X - Ethical Issues in the Global Arena

We believe that it is important to work with governments to contribute to constructive debate on issues surrounding pharmaceuticals and healthcare. In limited circumstances and only where permitted by law we may make political donations as part of this engagement. All of our interactions are governed by the Group policies. Researchers have found that punishment of wrongdoing and awareness of sanctions against wrongdoers are significant positive influences when promoting ethical behavior in a community.

All organizations collect personal data on employees, data that if not properly safeguarded can result in significant negative implications for individuals. Information such as compensation and background data and personal identification information, such as social security number and account identifiers, all have to be maintained and accessed by authorized personnel. Systems that track this data can be secured, but at some point data must leave those systems and be used. Operational policies and procedures can address the proper handling of that data but if they're not followed or enforced, there's hardly any point in having them. Organizations routinely share data with each other, merging databases containing all kinds of identifiers. Such sample issues that can occur in such business.

BOOKREVIEW # 13

MANAGING BUSINESS ETHICS: STRAIGHT TALK HOW TO DO IT RIGHT
By: Linda K. Trino
HF5387

Chapter I – Where We're Going and Why

We began dialogue and over time discovered that we had a lot in common. We had both learned that many students whether on a campus or in corporation felt immediately by the subject of ethics. We had both listened to their frustrations. Many of the readers are business school students, the future managers of business enterprises. We're concerned that may be the problem in this group, to check their ethics at the corporate door or they will be pressured to compromise their ethical standards in order to succeed.

Another false assumption guiding the view that business ethics can't be taught is the belief that one's ethics are fully formed and unchangeable by the time one is old enough to enter college or a job.

Chapter II – Why be Ethical?

As workers, we should care about ethics because most of us prefer to work for ethical organizations. We want to feel good about ourselves and the work we do. As managers, we must be concerned about the ethics of the people who report to us. More than just our jobs depend on this concern recent legislation has made managers liable for the criminal activities of their subordinates.

Organizations must care about ethics because workers depend on them to help define the boundaries of acceptable and unacceptable behavior. Also, ethical lapses can cost an organization dearly in shattered customer confidence, increased government regulation, and huge fines. But, most important, we as individuals must care about ethics. Regardless of what kind of jobs we hold, we are human beings first. We must care enough to protect people. Classical economists assume that practically all human behavior, including altruism, is motivated solely by self-interest that humans are purely rational economic actors who make choices solely on the basis of cold cost/benefit analyses. But there is much evidence to suggest that people also act for altruistic or moral purposes that seem to have little to do with cost/benefit analyses.

Chapter III – Common Ethical Problems

A distinction is made between moral indoctrination and instruction in ethics. It argued that the legitimate and important field of computer ethics should not be permitted to become mere moral propaganda. Computer ethics is an academic field in its own right with unique ethical issues that would not have existed if computer technology had not been invented. Several example issues are presented to illustrate this point. The failure to find satisfactory non-computer analogies testifies to the uniqueness of computer ethics. Lack of an effective analogy forces us to discover new moral values, formulate new moral principles, develop new policies, and find new ways to think about the issues presented to us. For all of these reasons, the kind of issues presented deserves to be addressed separately from others that might at first appear similar. At the very least, they have been transformed by computing technology that their altered form demands special attention.

BOOKREVIEW # 14

CONTEMPORARY ISSUES IN BUSINESS ETHICS
by: Joseph R. DesJardind
HF5387

Chapter I – Business and Philosophy

Why there aren't more women my cohort in philosophy? Because there were very few of us and there was a lot of outright discrimination. I think a lot of philosophers aren't aware of what women in the profession deal with it. Philosophy, as a discipline, is the systematic examination of the most fundamental questions that human beings ask. Philosophy explores such matters as the nature of reality, the nature and source of knowledge, the nature and basis of ethics, and the relationship between mind and body. The study of philosophy makes a valuable contribution to one's personal development and is a keystone of a liberal education.

The philosophy major combines a thorough study of philosophies that have shaped Western civilization with rigorous training in the analysis of argument and in the development of a systematic set of reasoned philosophical views of one's own.

Chapter II – Business and Employees

All Employees and compliance with the laws that govern the conduct of our business worldwide, they believe that a commitment to honesty, ethical conduct and integrity is a valuable asset that builds trust with our customers, suppliers, employees, shareholders, and the communities in which we operate.

To implement the commitment, should have developed ethics and conduct. Interest utilitarianism points out that the world in which as many people get as much of what is in their interests as possible is ethically preferable to a world in which people get as much of what they want as possible is ethical. The satisfaction of interests not wants should be our ethical goal.

Chapter III – Business and consumers

Privacy is an elusive, value-laden concept, and it is hard to reach consensus on a definition. In recent, self-serving studies, the business community seized upon this lack of clarity to distort debates about the true costs of privacy costs to individuals, society and to the business community itself. Calculating consumer benefits is the basis for some cost/benefit estimates.

However, the definition of consumer benefits is so broad as to include the nonconsensual sale and exploitation of consumer information that most, if not all, consumers would reject, if given an informed choice. If industry can legitimately make a case that stricter privacy rules would increase costs and result in lost business, then the figures must be balanced against comparable evidence showing that the lack of privacy rules is also affecting business by dissuading customers from buying and by imposing costs on those who use the Internet for commerce. When both sides of the privacy equation are considered, the net effect will not be as clear as the one-sided studies suggest. Both privacy and its absence may affect business costs and consumer sales. Based on the current record, it is impossible to say which of the direct effects is greater or how to factor in the secondary consequences on Internet usage and values.

Balberan, Jan Maxin | Recio, Lawrence | BS-IM O0A
Diaz, Jane Christine | Pua, FitzPatrick | January 21, 2008

The Pirates Can't Be Stopped
Case Study No. 1

Pirates	
Similarities	**Difference**
"He figured out how to read MediaDefender's email" • Thou shalt not snoop around in other people's computer files.	*"He started poking around on the company's server"* • Thou shalt not snoop around in other people's computer files.
"Listen to its phone call" • Thou shalt not snoop around in other people's computer files.	*"These guys are not right. I'm going to destroy them."* • Ethics is personal • Business ethics is relative • Thou shalt not use a computer to harm other people.
"Access just about any of company's computers he wanted to browse" • Thou shalt not snoop around in other people's computer files. • Thou shalt not use other people's computer resources without authorization or proper compensation.	*"Grabbed a half years worth of internal emails and published them on the same file sharing sites"* • Thou shalt not interfere with other people computer work • Thou shalt not use other people's computer resources without authorization or proper compensation. • Thou shalt not copy or use proprietary software for which you have not paid.
"Uncover the salaries of the top engineers as well as names and contact information kept by C.E.O." • Thou shalt not snoop around in other people's computer files. • Thou shalt not use other people's computer resources without authorization or proper compensation. • Thou shalt always use a computer in ways that ensure consideration and respect for your fellow humans.	*"Ethan and his friends put more material online. One file contained the source code for MediaDefender's anti-piracy system. Another demonstrated just how deep inside the company they had gone."* • Thou shalt not copy or use proprietary software for which you have not paid. • Thou shalt not use other people's computer resources without authorization or proper compensation. • Thou shalt not use a computer to steal.

	• Thou shalt think about the social consequences of the program you are writing or the system you are designing.
	"Took Ethan to expose just how quixotic that fight has become" • Thou shall not use a computer to harm other people
	"Denial of service attacks" • Thou shall not use a computer to harm people
	"Cell phone hacks" • Thou shall not use computer to steal
Corporate	
Similarities	**Differences**
"MediaDefender monitors this traffic and employs a handful of tricks to sabotage it, including planting booby-trapped versions of songs and films to frustrate downloaders." • Thou shalt not use a computer to harm other people. • Thou shalt not interfere with other people's computer work • Thou shalt think about the social consequences of the program you are writing or the system you are designing.	*"They made a software that can trace people who upload files in the net so they can arrest them"* • Thou shall not snoop around in other computer work • Thou shalt think about the social consequences of the program you are writing or the system you are designing. • Business ethics and ethics do not mix.
	"Its revenue had more than doubled, to $15.8 million, and profit margins were hovering at about 50 percent." • Good business does not mean good ethics • Business ethics and ethics do not mix.
	"The U.S. movie industry estimates that it losses more than $2 billion a year to file

	sharers; the record industry, another $3.7 billion." • *Thou shalt not copy or use proprietary software for which you have not paid.* • *Thou shalt not use other people's computer resources without authorization or proper compensation.*

JANE DIAZ
BS-IM

THE ANDHRA PRADESH E-GOVERNANCE STORY

The Economic Times recently reported that the government in India is emerging as the fourth largest vertical spender on information technology after the telecom, manufacturing and banking and finance industries. (*http://dqindia.ciol.com/content/top_stories/103101501.asp*)

The state of India is to implement electronic procurement by leveraging the Information Technology tools and the best practices of e-Government procurement. E-Procurement is included as an important and essential part of e-Gov+ernance initiatives go on upon by the state. The prime objectives of e-Procurement are demand aggregation, transparency, accountability processes across government entities to bring in administrative efficiency. The system helps the people of India to make their transaction reliable, faster and make the service of the government good. Plus this system decreases the possibility in making corruption. When it comes to the people who are illiterate and poor, there are members of the government that can support or teach them how to use the system.

If this system implements in the Philippines, transaction between people and government will be easier and faster. Maybe some who works in the government may not approved this system because it can stop or decrease corruption. There are many intelligent Filipinos who can work for that system, but the question is, is the government willing to help this people or support them develop the system? There are many issues in our country that only people can solve.

JANE DIAZ
BS-IM

CASA BAHIA: FULFILLING A DREAM

In fifty years, Casas Bahia has grown from one man selling blankets and bed linens door-to-door to the largest retail chain in Brazil, offering electronics, appliances, and furniture. Since those days, Casas Bahia has invested in a business strategy that combines massive advertising and a simplified credit system to attend low income clients. In the beginning, installments were fixed every month because inflation obliged the indexation of every hiring purchase. With its emphasis on serving the poor customer, its low prices, and credit determined by payment history rather than formal Casas Bahia grosses over a billion US dollars a year, and has invoked deep loyalty in its customers.

Casas Bahia is a Brazilian retailer. Started by Samuel Klein in 1952, Casas Bahia has become one of the largest retailers in Brazil. It employs 20,000 people, operates 330 stores, and has a current customer list of over 10 million consumers. Casas Bahia provides the credit. To cut costs of brand name appliances, Casa Bahia has invested in world-class logistics, operating some of the largest warehouses and one of the largest delivery fleets in the world. Casas Bahia has a team of “reminders”. The “reminders” call a client who is six days late in his/her payment. If there is no phone, they send a letter. If none of the messages works, the reminder visits the client to negotiate the payment.

Just before Plano Real there was no credit history register: every client was treated just like a new one. After the implementation of an IT system in 1995, the waiting time of credit approval dropped and installment carnets were sent directly to the client’s home. Casas Bahia has a team of “reminders”. The “reminders” call a client who is six days late in his/her payment. If there is no phone, they send a letter. If none of the messages works, the reminder visits the client to negotiate the payment. After the implementation of an IT system in 1995, the waiting time of credit approval dropped and installment carnets were sent directly to the client’s home.

JANE DIAZ
BS-IM

MR. PAJO
ITETHICS

PROFESSIONAL ETHICS, CODES OF CONDUCT, AND MORAL RESPONSIBILITIES

1. As we begin, let’s recall the phrase ‘Professional Ethics’, it could suggest that professionals have their own system of ethics, separate from ordinary ethics. However many ethicists argue that the kinds of moral issues affecting professionals are sufficiently distinct and specialized to warrant a separate field of study.

   The IEEE code of ethics was written, the recognition of the importance of our technologies in affecting the quality of life throughout the world, and in accepting a personal obligation to our profession, its members, and the communities we serve, do hereby commit ourselves to the highest ethical and professional conduct. While ACM code of ethics was written in three contents and guidelines which are the General Moral Imperatives, More Specific Professional Responsibilities and Organizational Leadership Imperatives.

   Both the ACM and the IEEE codes contain general statements about what is expected, and in some cases what is required, to be a member in good standing, to be a good member in good standing. Also ACM and IEE have adopted professional code of ethics.

2. When it comes to computers as my interpretation of a technology, I think computer professionals’ code of conduct can’t be coherent and compressive, because these persons have their own view and theory to solve in a particular problem, that they will do their own business just to please someone that they can violate the code of ethics unnoticeable.

3. If I were in the situation, I think whistle blowing will be demeanor in this issue even though my profession will be affected in this kind of act and many people will be affected in this case. As whistle blowing suggests the metaphor of a referee in a basketball. The attentive individual spots a violation of the rules, and draws everyone attention to it. Virtue ethics taught us that we are all part of the public. Whistle blowing as its represented in much conventional business ethics, is that it is suggested to be a heroic form of resistance to collective evil which means that moral can be immoral and this can lead a conclusion, usually unacknowledged, that most people, most of the time, turn a blind eye.

4. Again, I am willing to do whistle blowing in this issue. I can’t even imagine killing people just for the sake of my profession and just because of a company that doesn’t care for the public who serves as their profit. As based in this act, you can’t be neutral every time, you must take risks and accept all the consequences that you did.

5. As a future computer profession, face a variety of difficult decisions that call for judgment about technical and ethical issues. There are different kinds of exercises that can be used to help sensitize practicing software developers and students to these issues. Whistle blowing can’t be illegal, in terms that whistle blowers just blowing all the deception in a particular project or issue. It is such a right of expression that an individual may do such obligation to protect the public when their well being is threatened by defective software development.

JANE DIAZ
BS-IM

CEMEX

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

   The company improved profitability through by efficient operations. The company also shifted from selling products to selling complete solutions. With this new strategy, CEMEX has established a very strong brand and has managed to translate it into extraordinary profits from a commodity-driven business.

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

   The company has gained a significant competitive cost advantage over its competitors by setting up an excellent distribution infrastructure and centralized, computerized delivery network.

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

   Social capital is a concept in business, economics, organizational behaviour, political science, public health, sociology and natural resources management that refers to connections within and between social networks. Though there are in fact a variety of inter-related definitions of this term, which has been described as *"something of a cure-all"*[1] for the problems of modern society, they tend to share the core idea "that social networks have value. Just as a screwdriver or a college education human capital can increase productivity(both individual and collective, so too social contacts affect tthe productivity of individuals and groups". (http://en.wikipedia.org/wiki/Social_capital) CEMEX build it by supporting the poor people in Mexico.

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

   People in Mexico with low-income savings don't have right to use any government property or allowance. Because low-income families don't receive regular paychecks and government grant, within a community, neighbors, families, and friends get together and form "tandas" or pools formed "tandas" by establishing connections from their neighbors, friends, and relatives. As the system was huge and complicated several problems occur in the system.

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

   The women are the one who joins in the "tanda" or pools. Women are the key driver of saving in families. As the researcher Patrimonio Hoy, he showed or revealed that 70% of those women who were saving were saving money in the tanda system to create homes for their families.

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

   CEMEX discovered that fianancial problem is the most difficult to overcome, methods of Guadalajara were different from that of other places. If the members did not pay the agreement therefore the delivery for that will be delayed. The members can also lose credibility.

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

   Socios are the actual customers who enroll in Patrimonio Hoy. They form a group with a limited to three persons only and the reason for that meeting is to have a stronger relationship to others and be easily in payment discipline .

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

   Because it's complete solutions target the large low-income market which is the majority of Mexico. That the consumer will buy their products and the competitors will not be able to compete with them.

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

   That the prices of CEMEX like the raw materials are frozen throughout the payment period regardless of whatever happens to the economy.

10. What, in brief, is the value of Patrimonio Hoy to a) its promoter b) its *socios* & partners c) its suppliers and d) its distributors?
    1. Promoters do it for a social cause to build social capital and to earn money by making a living out of it.
    2. Patrimonio Hoy helps the poor build homes that might have been a distant dream otherwise. By offering such value-added services, Patrimonio Hoy has been successful in earning the trust of the socios.
    3. Distributors operated on 15% average margin from the sale of building materials. Patrimonio Hoy has effectively created a pull for cement, and CEMEX on the supply side pushes it, enabling the push-pull strategy for cement sales.
11. What is *Patrimonio*? Why is this important for the marketing efforts for the Patrimonio Hoy system?

    It is an inheritance or legacy, which saves the property.

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

    He can autamates the processes and make it a cost.

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

They have concerns that thy might encounter in the future and the money they might use wasn't enough to do such project.

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?

    Doing such large business but the it has a low price can still have a high income, because their target people has a huge population in that certain place.

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

    The group as a whole will pay a late fee of an additional 50% per late socio.

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

By having this solution the people in Mexico will change their thoughts as they can be a huge part of the company and the can increase the company's profit.

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

    First, the customer retention is a huge problem because of after a room is done, the probability of customers returning to build another is not 100%. Second, the socios cannot afford weekly payments for raw materials and mason fee for construction at the same time.

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

    With the distributor of their projects.

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?

    That here in the Philippines the government or other officials will disagree with Hoy's system, because in a certain wants of individuals, their similarities is the people which low – income people is greater that the high income people.

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)

    Inventory system,Payroll system,Supply Chain system,Human Resource system,Customer Relation Management system, Ecommerce,Fleet Management system,Manufacturing system ,Procurement system

JANE DIAZ MR. PAJO
BS-IM ITETHICS

REACTION: WHISTLE BLOWING

In politics, there is no permanent friend, only permanent interests. This is what is currently happening anywhere in the world. There's no doubt about it. Trust is what matters in Congress. When the congressmen felt that the House Speaker's leadership was a little bit tarnished owing to the recent whistle-blowing of Joey de Venecia on the ZTE multi-million scandal, some of them went ahead with the manipulation for the Speaker's ouster in retaliation to his son's implication of the First Gentleman's name in the scandal.

Senate whistleblower Rodolfo Lozada Jr has clarified his earlier claim that former poll chief Benjamin Abalos lobbied for ZTE Corp to be designated as the prime contractor for the aborted national broadband network deal. What has emerged so far from two hearings? In the first, whistle-blowing telecoms man Joey de Venecia testified to sleaze in highest places. Powerful men who should have nothing to do with the project which is the broadband, comelec chief Abalos and the first genteleman Mike arroyo bumped De Venecia off the bidding in favor of bribe-giving ZTE.

Everybody knows that there are more De Venecia inside the government who are just waiting for the right time to unleash their bombshells in public. Only time can tell as to when more of these are expected to explode. Filipino is always like that, they just blow all when they’re in deep trouble that they may harm other people just for the sake of themselves.

JANE DIAZ
BS-IM

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?

That the NGO (non governmental organization) is an organization providing a support and communication between people especially who those in the level D and E market that have a public health problem, I agree to Prahalad because NGO's purposes were focused in a social agenda that may include an ethical way of doing there business.

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

Yes, I agree with Rekha Balu's statement, knowing as Filipino even though the product is just an imitation, Filipino is just proud of what that product knowing that it is a fake one.

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

That this K15 technology really helps or preserve the iodine that our body needs through digestion of the food. The iodine will not be able to remove or destroy by just cooking or just in preparation of the salt, now with this technology that the iodine will be released after the indigestion of the food.

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

That when it comes to branding, the brand should have the connection in the product, that if the consumer will know the products and they can assure that the product has its high quality. So the consumer will trust the product initially through its name, and be able to identify the product.

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

As Vishal Dhawan said that the product should have the right to exist in able to expand its market. The benefit of the Annapurna is very important to all, so many company decided to merge with HLL (Hindustan Lever LTD).

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

That the Annapurna will be a iodine salt that has something special compare to just a normal salt, which Annapurna has a K15 that will preserved the iodine which the body needs.

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

The effect of advertising the Annapurna was to enable the consumer what Annapurna is can give to the consumer, and what it differs to other salt.

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

That Annapurna helps prevent IDD and goiters. It also targets BOP consumers which increases their profit compare it to Annapurna's competitors. The company also advertise and market their product to explain to the consumer that iodine in their salt does not dissolve in the product.

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

Project Shakti has four goals: First, they plan to increase their reach to the rural market. Then, they will attempt to increase awareness and change attitudes regarding usage of the various product categories. Finally, and most important is to catalyze rural affluence and hence growth of the market. I refer this goals in(The Annapurna Story: Public Health and Private Enterprise, p.193).

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?

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

Yes, because in my case there will be no gender preferences or requirement when it comes to dealer. Because either man or woman can be a great dealer based on what kind of personality an individual has.

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

The i-shakti venture seems simple enough when stated out aloud: it is a kiosk-based interactive dialogue system that contains a computer terminal and offers free informational services aimed at education and community development in rural India. The aim of the project is to create an IT-based rural information service so that the population bas access to critical information via the Internet, such as updates on farming practices and hygiene. (http://yonearth.com/sbcms/Webpages/SBCMS21.asp?Pid=1835605) As an IM student technology is changing, so in able to improve i-Shakti I should upgrade the system and also the hardware that was been used in the kiosk and add some features that will be needed.

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?

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

No, as a company they need to keep or be it a secret ingredient to their product but the fact that this technology can be used in other kind of product. They need just to tell how it works or the background of K15, to make some knowledge worldwide.

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, I think that the only difficulty that Shakti will encounter will be the impression of the Filipino people if Shakti will be able to help the country or not, the trust of the people is important in this project in able to succeed.

JANE DIAZ
BS-IM

MR. PAJO
ITETHICS

JAIPUR FOOT

1. What is the innovation of Jaipur Foot?

   Jaipur foot sells prosthetic feet and lower limbs to people who can't afford to buy in high price prosthetic foot.

2. What is the business of Jaipur Foot?

   Creating and selling prosthetic foot which are hand made and they sell it for low price.

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

   People who are amputees with a low income in society.

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

   Because Afghanistan occurs a war and incidents like that increased people need a product selling like in Jaipur foot.

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

   The price was low compared to other companies who sell the same the products and the quality of Jaipur foot is also good.

6. What is the Gait Cycle?

When pain, paralysis or tissue damage occurs, abnormal gait is the result. Loss of motor control will also result in a gait disorder. When physicians are confronted with pathological gait they must have sound knowledge of the characteristics of normal gait so that they can accurately detect and interpret deviations from the normal gait pattern. However, it is important to keep in mind that each individual displays certain variations from the norm which are superimposed on the normal pattern of walking.(http://sprojects.mmi.mcgill.ca/gait/normal/intro.asp) It is an activity that happen when the heel strike of a limb and the succeeding heel strike of the same limb.

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

   It is not flexible enough and it is in limited motion and movements.

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

   The design must be capable of sitting cross, walking, squatting and can be used to walk barefooted.

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

Is the consideration of the customers in low level of income.

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

Raw materials of Jaipur foot are locally available.

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

In Jaipur foot it designed for their patients and fit in one day, when it comes to West the customers tend to have schedule in examination of their needed prosthetics foot.

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

BMVSS is an organization with an operating system which could have the Jaipur Foot available to as many amputees as possible. BMVSS has developed an efficient and good standardized system using thermoformed HDPE on a series of pre-made Aluminium moulds.
(http://www.indianngos.com/about/password/jaipurfoot.htm)

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

Jaipur foot have a greater cost in creating its products while in Ossur have a greater cost in the administrative and operation cost.

14. Is the Jaipur Foot model scalable? Explain.

Yes, because the operations that they worked before was a big success.

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

It decreases the weight of the product and the product is also durable and comfortable to the users.

JANE DIAZ
BS-IM

BARACK OBAMA

Barack Hussein Obama, Jr. is the junior United States Senator from Illinois and a leading candidate for the Democratic nomination in the 2008 U.S. presidential election.

Born to a Kenyan father and an American mother, he spent most of his early life in Honolulu, Hawaii. From ages six to ten, he lived in Jakarta, Indonesia with his mother and Indonesian stepfather. He married his wife, Michelle Robinson, in 1992 and has two daughters. A graduate of Columbia University and Harvard Law School, Obama worked as a community organizer, university lecturer, and civil rights lawyer before running for public office and serving in the Illinois Senate from 1997 to 2004. After an unsuccessful bid for a seat in the U.S. House of Representatives in 2000, he announced his campaign for U.S. Senate in 2003. (http://en.wikipedia.org/wiki/Barack_Obama)

"A More Perfect Union"
Constitution Center
Philadelphia, Pennsylvania

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Given my background, my politics, and my professed values and ideals, there will no doubt be those for whom my statements of condemnation are not enough. Why associate myself with Reverend Wright in the first place, they may ask? Why not join another church? And I confess that if all that I knew of Reverend Wright were the snippets of those sermons that have run in an endless loop on the television and You Tube, or if Trinity United Church of Christ conformed to the caricatures being peddled by some commentators, there is no doubt that I would react in much the same way

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

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

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

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

And this helps explain, perhaps, my relationship with Reverend Wright. As imperfect as he may be, he has been like family to me. He strengthened my faith, officiated my wedding, and baptized my children. Not once in my conversations with him have I heard him talk about any ethnic group in derogatory terms, or treat whites with whom he interacted with anything but courtesy and respect. He contains within him the contradictions - the good and the bad - of the community that he has served diligently for so many years.

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

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

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

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

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

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

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

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

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

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

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

And occasionally it finds voice in the church on Sunday morning, in the pulpit and in the pews. The fact that so many people are surprised to hear that anger in some of Reverend Wright's sermons simply reminds us of the old truism that the most segregated hour in American life occurs on Sunday morning. That anger is not always productive; indeed, all too often it distracts attention from solving real problems; it keeps us from squarely facing our own complicity in our condition, and prevents the African-American community from forging the alliances it needs to bring about real change. But the anger is real; it is powerful; and to simply wish it away, to condemn it without understanding its roots, only serves to widen the chasm of misunderstanding that exists between the races.

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

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

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

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

But I have asserted a firm conviction - a conviction rooted in my faith in God and my faith in the American people - that working together we can move beyond some of our old racial wounds, and that in fact we have no choice is we are to continue on the path of a more perfect union.

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

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

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

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

In the end, then, what is called for is nothing more, and nothing less, than what all the world's great religions demand - that we do unto others as we would have them do unto us. Let us be our brother's keeper, Scripture tells us. Let us be our sister's keeper. Let us find that common stake we all have in one another, and let our politics reflect that spirit as well.

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

We can do that.

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

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

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

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

This time we want to talk about the men and women of every color and creed who serve together, and fight together, and bleed together under the same proud flag. We want to talk about how to bring them home from a war that never should've been authorized and never should've been waged, and we want to talk about how we'll show our patriotism by caring for them, and their families, and giving them the benefits they have earned.

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

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

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

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

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

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

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

Anyway, Ashley finishes her story and then goes around the room and asks everyone else why they're supporting the campaign. They all have different stories and reasons. Many bring up a specific issue. And finally they come to this elderly black man who's been sitting there quietly the entire time. And Ashley asks him why he's there. And he does not bring up a specific issue. He does not say health care or the economy. He does not say education or the war. He does not say that he was there because of Barack Obama. He simply says to everyone in the room, "I am here because of Ashley."

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

But it is where we start. It is where our union grows stronger. And as so many generations have come to realize over the course of the two-hundred and twenty one years since a band of patriots signed that document in Philadelphia, that is where the perfection begins. (http://www.huffingtonpost.com/2008/03/18/obama-race-speech-read-t_n_92077.html)

5. 8 EXERCISES
(ebooks)

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

    "In general, security can be considered a means to prevent unauthorized access, use, alteration, and theft or physical damage to property. Security involves these three elements:
    1. Confidentiality: to prevent unauthorized disclosure of information to third parties. This is important in a number of areas including the disclosure
    of personal information such as medical, financial, academic, and criminal records.
    2. Integrity: to prevent unauthorized modification of files and maintain the status quo. It includes system, information, and personnel integrity. The alteration of information may be caused by a desire for personal gain or a need for revenge.
    3. Availability: to prevent unauthorized withholding of information from those who need it when they need it."

    "According to Jerry Durlak, privacy is a human value consisting of four elements he calls rights. We put these rights into two categories. The first category includes three rights that an individual can use to fence off personal information seekers; the second category contains those rights an individual can use to control the amount and value of personal information given out." (p.101-102).

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

    The quality or state of being anonymous and one that is anonymous
    "• Untraceable identity: One is not known by any name including pseudo names.
    • Anonymity with a pseudo address to receive and send correspondence with others. This technique is popular with people using anonymous remailers,
    user groups, and news group" (p. 100-102).

3. Discuss the importance of anonymity on the Internet.

    "The nature of the Internet, with its lack of political, cultural, religious, and judicial boundaries, has created a fertile ground for all faceless people to come out in the open. In particular, the Internet provides two channels through which anonymous acts can be carried out."(p.101)

4. Is total anonymity possible? Is it useful?

    No, total anonymity can solved nowadays, in what technology that we have now, many solutions and inventions can be use.

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

    First scenario, the password of ones computer and someone knows his password.
    Second scenario, the user who knows the password of the user copies all the documents saved in the user computer and prints it like he owned the documents.

6. Is personal privacy dead? Discuss.

    Yes, privacy is dead! There are any numbers of technologies, techniques and work-around you can employ, all in the effort to protect your privacy. But such a quest is like trying to dig a hole in middle of a fast flowing river. The rich and powerful gain some amount of privacy only because they can afford to grid their personal lives with a kind of digital body armor. (http://www.msnbc.msn.com/id/3078854/)

7. List and discuss the major threats to individual privacy.
   There are numerous contributing factors or causes of violations.

    "(i) Consumers willingly give up information about themselves when they register at websites, shopping malls in order to win prizes, and in mailing solicitations.
    (ii) Consumers lack the knowledge of how what they consider a little bit of information can turn into a big invasion of privacy.
    (iii) Inadequate privacy policies.
    (iv) Failure of companies and institutions to follow their own privacy policies.
    (v) Internet temptation, as discussed in Section 3.5.1.2, that enable businesses
    to reach individuals in a very short time in the privacy of their homes and offices." (p.112)

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

    "Identity theft is a crime committed when one misrepresents oneself, with or without success, as another person in order to get the victim's information so that the perpetrator can receive goods and services in the fraud victim's name. Identity theft is now one of the fastest growing crime in the United States and in a number of other countries as well. Although it is still not considered to be a crime in some countries, national legislatures are in full gear enacting laws
    to criminize it".(p.140)

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

“(i) Advertising in newspapers and mostly on the Internet. The most common
technique now, *pretext calling,* is where people misrepresent themselves as law enforcement agents, social workers, and potential employers to obtain the private data of others from banks and other financial institutions.
(ii) From readily available how-to books and discussion groups perpetrators
get foolproof methods of wangling financial information out of bank employees.
(iii) Use of telemarketing scams to trick consumers into revealing personal data.
(iv) Abundant authentic-looking fake IDs, including Social Security cards, birth certificates, and driver’s licenses, are on sale online.
(v) Going through one’s trash for personal information
(vi) Using the post office to redirect one’s mail to a perpetrator’s box number.
(vii) Criminals are increasingly using radio scanners to eavesdrop on personal
calls.” (p.140-141)

10. Suggest steps necessary to protect personal identity.

“The following steps are considered
minimal but effective:
(i) Shred all credit-card receipts, cancelled checks, and other financial documents.
(ii) Seek employer personal information protection plans.
(iii) We are leaking vessels of personal information. At every stop we make, we involuntarily give out crucial personal information such as sensitive financial data, telephone numbers, Social Security numbers, and other vital personal data.
(iv) Where possible get all your payments deposited electronically in your bank account.
(v) Periodically check your credit report. It is better still if you review credit reports from all three credit bureaus for erroneous data on your personal credit report. Once you get your credit report, look for things such as who is using your information. Check and make sure you know who requests for your information from these companies.
(vi) Shred all your credit card solicitations and all other mail that bears personal identification.
(vii) If you become a victim, report the incident to law enforcement personnel.
(viii) Although not as effective so far, legislation is also important. The U.S. Congress recently passed a law that makes it a federal crime, punishable by up to five years in prison, for anyone to misrepresent himself/herself to obtain someone’s private financial data.” (p.141)

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

    Demise of personal privacy, saying that privacy in today's cyberspace life is dead and we should forget it and move on with our lives. Write an essay in support of or against the observation.

12. Anonymity is a doubly edged sword. Discuss.

    Online anonymity is a double edged sword. You can safely go online and surf the web, and remain unknown to people you may come into contact with. This, many people are finding out, is also a problem. It has come into light that the internet can be a very nasty place when no one knows who is behind the keyboard. It is rather easy for websites to track user's locations, what browser they are using, and other information. What no one can tell you though, is who exactly is behind the keyboard. Psychologists confirmed that the mask of anonymity can eventually make anyone do something they wouldn't normally do. (http://ezinearticles.com/?Online-Anonymity-A-Double-Edged-Sword?&id=500148)

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

    "Password security greatly depends on the password
    owner observing all of these four "never" cardinal rules:
    1. Never publicize a password.
    2. Never write a password down anywhere.
    3. Never choose a password that is easy to guess.
    4. Never keep the same password for an extended period of time."(p.104)

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

    After being the victim of identity theft, it is extremely difficult to straighten out one's record, let alone recover the stolen personal attributes. The best course of action is for individual defense.

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

    Yes, because information now is not that hard to know or get, many references and good technologies are available just to get such information.

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

    "(i) Consumers willingly give up information about themselves when they register at websites, shopping malls in order to win prizes, and in mailing solicitations.
    (ii) Consumers lack the knowledge of how what they consider a little bit of information can turn into a big invasion of privacy.
    (iii) Inadequate privacy policies.

(iv) Failure of companies and institutions to follow their own privacy policies.
(v) Internet temptation, as discussed in Section 3.5.1.2, that enable businesses
to reach individuals in a very short time in the privacy of their homes and offices".(p.112)

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

"The Gramm–Leach–Bliley Financial Services Modernization Act aimed to restrict
financial institutions such as banks and brokerages from sharing customers'
personal information with third parties, has allowed these same U.S. financial
institutions to merge and form what have been called financial supermarkets.
This one Act has opened a door for these companies to merge and consolidate
customer data from several sources.
Although the Financial Services Modernization Act has given financial institutions
an information bonanza, the Act also tries in some way to protect the customer through three requirements that the institutions must disclose to us:
(i) *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.
(ii) *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.
(iii) *Safeguards:* through which the institution must put in place policies to prevent fraudulent access to confidential financial information".(p.111)

JANE DIAZ
BS-IM

6.9 EXERCISES
(ebooks)

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

   Trade secret is the information that gives a company or business with a strategic performance. The characteristics of the trade secret are in conflict with the requirements of the patent. Therefore the requirement of the patent is the full disclosure of all information together with the products and also its working.

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

   The inventions must meet first the requirement. Because the disclosure requirement that every patent applicant must meet, the patent is more of a contract between the inventor and the government, each party to the contract must keep its part. With the disclosure the government makes sure the public benefits from the discovery or the invention while it is under patent protection.

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

   Yes, there's a requirement to follow. It should pass or meets the requirement of the patent.

4. Is it possible to trademark software?

   Yes, a trademark is product or service identifying label. It is a mark that attempts to distinguish a service or a product in the minds of the consumers. It is very well known that consumers tend to choose between products through association with the product's brand name. There's also categories of trademarks, trademarks gives its owner the right to prevent others mostly competitors from using the same or similar symbol to advertise or market their products.

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

   The copyright law gives owners the exclusive rights to copying their works, the trademark gives its owner the right to prevent others mostly competitors to use their same products when it comes to marketing and patent gives the owners the exclusive right to use, sell and make use of the invention or discovery.

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

   Since copyright laws have spread worldwide, there still limitations in copyrighting. People have the right also to copy ones work and it should be legal.

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

    Because some people don't have enough knowledge on what copyright is. Therefore some just ignore and continue copying ones work with illegal act on it.

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

    Since illegal copies were still exceeding and increasing in present, one is piracy, no one can coerce cease the illegal copyright. So the original developer or inventor of such product and software must have an idea how to put their original product with a unique identification.

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

    It made more difficult, because protecting property on the internet is far more complex, it is much easier to steal content form a web site than it is to get from a usb, cd or in books. Internet is in digital format so it can easily be copied.

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

    Free software is a matter of the user's freedom to copy or run the software. However there are certain kinds of rules about the manner of distributing free software. Most free software licenses are based on copyright, and there are limits on what kinds of requirements can be imposed through copyright.

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

    The North-South problem is a most urgent and basic problem for international peace and stability. In addition to the long-term issue of widening disparities between North and South, the computer products has also given rise to heightened awareness of the economic interdependence of all nations, developed and developing, and to new urgency about the question of how to alleviate the impact of higher computer prices on the developing nations.

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

    Industrial nations should help poorer nations to develop their nations and uplift poor nations. A number of poor countries are not improving their economic situation, because they don't have enough information what copyright is.

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

    Yes, price has a great impact to consumer. If the price is high the product has its good quality and valuable. But when it comes to piracy, it has a low price but almost the same with the original one, this thought sticks on the consumer's mind.

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

    Of course economy affects the rising and fall of costs, plus the many competitors were increasing and competition also not only the costs of their software but also the value and the quality of their software.

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

    Yes, because north is more powerful than south so north has the right to enforce the law.

JANE DIAZ
BS-IM

ICIC BANK

1. What is ICICI Bank's innovation?

   ICIC bank is for low income people, it provides to convert the poor people as their customers, the company focuses on the poor people as the poor people is their consumer of their company.

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

   The project was done because in the year of 1981 TBI found that 36% of the rural area was still utilized.

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

   The small average size of transactions and distance of the branches from the village, even that institution that provide financial services to the poor are limited.

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

   They have small loans which may become scalable and they also focus on access to credit.

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

   First is the direct access, bank-led model which was catalyzed by the merger with the rural banking institution. Second is the indirect channel partnership model leverages the relationships, knowledge, and rural network of organization in the field to avoid costly brick-and-mortar expansion process.

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

   Both lend loans to the low income people. Bank of Mandura wants to increase their profit on rural areas and same to Grameen Bank.

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

   ICICI developed a simple three-tier system. Under this system, the highest level was a bank employee called a *project manager*. The project manager oversaw the activities of six *coordinators*, approved loan applications for the area manager, and helped with the development of the SHGs. The coordinator was herself an SHG member who had a contractual relationship with the bank. She was overlooking the actions of six *promoters*.

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

   The process has three essential steps:
   1. Learn to save.
   2. Learn to lend what you have saved.
   3. Learn to borrow responsibly.

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

   The NABARD journal published for bank managers described the steps to successfully deal with the SHGs from the institution's perspective. An assessment by the bank is encouraged. NABARD has assembled several checklists that correlate with high repayment rates and characteristics of the SHG.

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

    To uplift the lives of the low income people, it also helps the poor people to achieve their future.

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

    ICICI is also researching the possibility of implementing a smart-card-based payment system to eliminate the costs associated with cash handling.

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

    Yes, ICIC utilized the strong growth in financial aspect. The Philippines can grow more if it's implemented in the country , a rural savings that also acts as a good way.

JANE DIAZ
BS-IM

MR. PAJO
ITETHICS

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

Is to provide or create communication through outside world from rural areas.

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

- Real-time collection of critical information from a distributed network of people, in this case, health workers with new cases of disease to report.
- Rapid analysis of data to drive decision-making and allocation of resources.
- Communication back to the field to coordinate response.

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

That the projects focused in the internet as a solution in electricity, maintenance and hardware, Projects were also focused in connectivity and other devices.

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

Is sufficient.

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

Designed as a disease surveillance application to flow directly from health centers into national level system.

6. What are Alerta Pilot's benefits?

Alerta Pilot’s the response of the users from their supervisors. It increases communication.

7. How can Voxiva help eradicate diseases?

An alarm or alert about the diseases of the people will be done in able to be notified.

8. How can Voxiva be used for bioterrorism preparedness?

Voxiva monitors patient’s status and it can also be use for bioterrorism.

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

- Leverage existing infrastructure. It is not necessary to have PCs everywhere to have a robust information system.
- Avoid stovepipes. Information systems should be integrated across program.
- Software is not a system. Deploying PCs and clinic-level software does not produce an integrated national system.
- Forster two-way information flows. Information systems should not just collect data, but also provide feedback and support to health workers in the field.
- Technology alone will fail. Change management and capacity building are keys.

10. What are some of Voxiva's challenges?

- Deal with the challenges and long sales cycles of selling services to governments and international development agencies.
- Develop recurring revenue of business models that generate revenue from local economies.
- Foster continuing innovation
- Ensures that its capacity to win new business does not outpace its ability to deliver quality service
- Focus on key opportunities and avoiding distraction

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

That it has its innovation to communicate the people from hospitals and health centers.

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

Yes, this system can be applied in the Philippines because it is helpful and the work of the medical people will lessen.

JANE DIAZ MR. PAJO
BS-IM ITETHICS

ITC e-Choupal Case Study Guide Questions

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

   The e-Choupal model, in contrast, has required that ITC make significant investments to create and maintain its own IT network in rural India and to identify and train a local farmer to manage each e-Choupal.

2. Discuss the paradox of Indian Agriculture?

   Agriculture is economically and socially vital to India. It contributes 23% of the GDP, feeds a billion people and employs 66% of the workforce. Agriculture's share of GDP has shrunk steadily but at 23% it remains a critical component of the economy.

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

   It has gone on to serve as a highly profitable distribution and product design channel. The effort holds valuable lessons in rural engagement and demonstrates the magnitude of the opportunity while illustrating the social and development impact of bringing global resources, practices, and remuneration to the Indian farmer.

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

   There are three commercial channels for the products: manis, traders, or eventual resale to crushers, and producer-run cooperative societies for crushing in cooperative mills. The farmers traditionally keep a small amount for their personal consumption and get the produce processed in a small-scale job-shop crushing-plant.

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

   Farmers have only an approximate idea of price trends and have to accept the price offered them at auctions on the day that they bring their grain to the *mandi.*

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

   ITC began with buying and exporting DOC in product dynamics. ITC then began renting processing plant time and buying soya from mandis. ITC's procurement has grown rapidly since, and its initiative has seen the introduction of professional practices, transparency, and formal contractual relationships between agents and buyers

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

ITC's e-Choupal initiative began by deploying technology to re-engineer procurement of soya and other crops from rural India. It has gone on to serve as a highly profitable distribution and product design channel. It removed all wrong things and gets all good things that happened.

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

Today the village trader services the spectrum of the farmer's needs. He is a centralized provider of cash, seeds, fertilizers, pesticides, and marketing.

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

No, because the cost is not right and people will not install it.

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

ITC insists that at no time should the sanchalaks give up farming, for this would compromise the trust the sanchalak commands. The fact that the sanchalak works on commission could undermine hi credibility.

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

Samyojaks, who are adept at handling large amounts of cash, are entrusted with the responsibility of payment, except at procurement centers near large ITC operations where ITC is handles cash disbursement.

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

ITC intends to differentiate itself by serving only those products and services to which it can add value. ITC's core asset is its knowledge of the customer. By transforming the value chain and setting up a platform for procuring commodities from them directly, they now have a foundation for forging a close relationship with the farmers. The process decreased to one.

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

A major impact of the e-Choupal system comes from bridging the information and service gap of rural India.

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

Yes it's feasible; the wave 6 just discussed the other waves and inspires scale of the vision and potential impact on it development in rural India

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

Yes, the supply chain system.

JANE DIAZ MR. PAJO
ITETHICS 10557725

LONG QUIZ #1

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

   Ethics is derived from the Greek ethos, and the term morality has its roots in the Latin mores. Both the Greek and the Latin terms refer to notions of custom, habit, behavior, and character. Morality can be defined as a system of rules for guiding human conduct and principles for evaluating those rules.

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?

   The rules of conduct in a moral system are evaluated against standards called the greatest good for the greatest number, can be used as a “litmus test” for determining whether the policy “proprietary of software should not be copied without permission” can be justified a moral grounds. Rules of conduct is an action guiding rules, in the form of either directives or social policies while Principles of evaluation is the evaluative standards used to justify rules of conduct.

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

   As Gert said, he claims, because everyone know what rules are define it. Gert uses the analogy of a game, which has a goal and corresponding set of rules.

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

   Morality is also informal because as he points out, a moral system has no formal authoritative judges presiding over it.Unlike gamw in professional sports that have rules enforced by referees in a manner that approaches a legal system, morality is less formal. A moral system is more like a game of cards or like a pick up game in basketball or baseball, but even in the absence of a formal official referees to enforce the game’s rules, players generally adhere to them.

5. Describe how the ideals of “rationality” and “impartially” function in Gert’s moral system.

   It is rational in that it is based on principles of logical reason accessible to ordinary persons. Morality cannot involve special knowledge that can only be understood by privileged individuals or groups. And 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?

    Values are objects of our desires or interests. Moral values are derived from core non moral values by using the notion of impartiality.

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

    Principle for evaluating rules of conduct on the other hand are typically grounded in one of three systems or sources which is religion, law and philosophy.

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?

    The philosophical method and saw how it could be used to analyze cyber ethic issue. We also saw that the method philosophers use to analyze moral issues is normative, in contrast to the descriptive method that is used by social scientist.

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?

    Descriptive study is essentially a type of scientific study. It differ from the following way: Whereas scientists typically conduct experiments in a laboratory to test ethical theories and claims. Instead of philosophers confirm or reject the plausibility of a certain claim or thesis by testing it against the rules of logical argumentation, these rules are both rational an impartial. Normative investigation into morality is the use of ethical theory in the analysis and deliberation of the issue.

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

    That people disagree to moral issue, second is Who am I to judge others, third is ethics is nit simply a private matter, lastly morality is simply a matter for different culture to decide.

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

    Because often they close down prematurely what otherwise might be a useful discussion.

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

    Moral relativism is the position that moral or ethical propositions do not reflect objective and/or universal moral truths, but instead make claims relative to social, cultural, historical or personal circumstances. Moral relativists hold that no universal standard exists by which to access an ethical proposition's truth; moral subjectivism is thus the opposite of moral absolutism.

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

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

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

    For these ethicists, the consequences of actions and policies provide the ultimate standard against which moral decisions must be evaluated. So if one must choose between two courses of action, most desirable outcome.

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

Act utilitarianism is a utilitarian theory of ethics which states that the morally right action is the one which produces the greatest amount of happiness for the greatest number of people. Act utilitarianism is opposed to rule utilitarianism, which states that the morally right action is the one that is in accordance with a moral rule whose general observance would create the most happiness. Act utilitarianism makes no appeals to general rules, but instead demands that the agent evaluate individual circumstances. Rule utilitarianism can be formulated in the following way: An act x is morally permissible if the consequences of following the general rule y of which act x is an instance would bring about the greatest number.

16. Which feature distinguishes duty based ethical theories from alternative types of theories?

Overall these theories would favor consideration of age-appropriateness. Kant believed correct action should be based on universal maxims that do not take consequences into account. His duties are expressed as categorical imperatives that are applicable to everyone. Using Kant’s theory categorical imperatives could be ‘Adults have a duty to educate children’ and ‘Adults ought to keep children from harm’. Kant also states people should be treated as an end, not as a means of achieving goals. In this way the result of your actions is what gives the imperatives their ethical morality. Both of these duties are concerned with the end result of ensuring children grow into well-adjusted, independent adults.

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

Act deontological ethics says that an act is right because conscience seeks that it is right without following any rules. Rule deontological ethics can be either one rule deontological ethics or many rule deontological ethics.

18. What is meant but expression “contract based” ethical theories?

The rights, it provides a motivation for morality.

19. What features distinguish “character based” or virtue base ethical from alternative schemes morality?

A character based ethics would seem to have a better chance of taking hold in a society that is homogeneous rather than in one that is heterogeneous or pluralistic.

20. How does Jame Moor’s “just consequentiality” theory incorporate aspects of utilitarian and deontological theories into one comprehensive framework?

Moor begins by considering what kind of conduct we want ethics to regulate. He believes first and foremost everyone wants to be protected against suffering unnecessary harms. We do not want to be killed or suffer great pain or have our freedom taken away.

Discussion Question:

1. Recall the four types of discussion stoppers that we examined in this chapter. Is that a collection of stoppers complete? Can you think of any additional discussion stoppers that might also block or shutdown moral discourse? Why is it so easy to fall victim to one more those stoppers when discussing moral issues in general, as well moral issues involving the use of cyber technology in particular?

No, there are many issues or discussion that can be a stopper. One of the myths of ethics which is myth four, Business ethics is relative, that this myth holds that no right or wrong way of believing or acting exists. Right and wrong are in the eye of the beholder. That some agreed in this myth, because it is depends on the human eyes and belief. Some are not; that we have different perspective in our lives and we do what we think is good that can’t harm others.

CODE OF ETHICS

CLASS 00A
Professor Paul Pajo Jr. II

PREAMBLE
The Code applies to all IM PIONEERS. That this code is to promote the growth of ethically responsible students and future professionals in the IT industry and other fields through devotion to the premier standards of academic integrity and overall ethical conduct, this will also develop a sense of individual responsibility and also to become familiar with the policies and practices related to academic dishonesty and to strengthen the boundary of this group.

- **I**NCORPORATED
- **M**ODEST
- **P**ROFESSIONAL
- **I**NNOVATIVE
- **O**PTIMISTIC
- **N**IFTY
- **E**NTHUSIASTIC
- **E**NTREPRENEURS
- **R**ESPECTING / RESPONSIBLE
- **S**ENSITIVE / SOCIAL

1. Incorporated
1.1. United. All for one and one for all. Consider your team as your family. A broom cannot function without each and every parts working together.
1.2. A problem of one is should not be neglected unless given the consent of the person. If you have the chance to help, then do it.
2. Modest
2.1. Do not be overconfident.
2.2. If you ever had fault, admit and apologize.
2.3. Clients are always right. They provide the information and specifications of the job to be done, if you feel adding something, be polite enough and suggest.
3. Professional
3.1. Separate personal problems from work related task. If ever it is necessary for experience, use it as reference only
3.2. Focus and keep your mind on your work.
3.3. Be serious**.** When working, be serious but not uptight.
4. Innovative
4.1. Aim to create new things, find ways to make work a lot easier
4.2. Traditional is not that bad. Use it as the basis for creating something better than the traditional
4.3. Use what exist and create new things from the combined existing
5. Optimistic
5.1. There is always a reason for everything, be positive.
5.2. Never-ends truth: At everything, every point, every way, there will always be only one truth, the truth of reality.
6. Nifty
6.1. Aim for zero defects and variance, aim for perfection. Do not be contented on what exist and do something to make it better.

Perfection may not be possible but at least it will lessen the defects and variance and as time goes, it will lessen until it reaches zero.
6.2. Always have back-up for every work done. If ever something happens, then you still have a back-up
6.3. Think before you act, there are many consequences and be ready to face it as to what you have decided
6.4. Mistakes are inevitable, minimizing it is a goal. Chances are given for every mistake; use it as the basis for improvement. Make sure to test each of your works before release.
6.5 Risk is an aspect of life, a challenge: Life exists because of challenges, challenges exist because of risk.

7. Enthusiastic

7.1. Application of what is learned is required. Exercise it everyday.
7.2. Do not rely much on what is there, experience is the best teacher
7.3. Do not be shy on giving your suggestions or sharing your ideas. There is no wrong idea, only innovative ones.
87
7.4. Hope for the best and expect the worst. Don't expect anything!

8. Entrepreneurs

8.1. Think of having profit in every product you have and its impact on the society
8.2. Always let your clients see the whole picture based on how you define it
8.3. Products are useless if there are no clients using it, be friendly enough to let them know about what you have provided for them

9. Respecting/Responsible

9.1. Each one is unique, respect of each diversity and learns from them
9.2. Be responsible for your own actions. Think first before deciding and prepare for the consequences that lie ahead.
9.3. Respect is given, not asked. Give respect to others, for them to return it to you
9.4. Pick your words wisely
9.5. Respect privacy of other people.
9.6. Respect other's beliefs and other's words.
9.7. Respect all people in authority.

10. Sensitive/Social

10.1. Be sensitive to other's needs. Use it to build what is necessary
10.2. Be friendly and reach out to others. Don't be afraid to socialize
10.3. Do not use this project for social purposes. Let it be a tool to ease man's work
10.4. If in case you see something wrong that would affect majority of the people, ask your direct supervisor for that matter before taking further

CORPORATE SOCIAL RESPONSIBILITY

TEES POINT ENTERPRISES
4 Downhill St. Towerhills Subd. Taytay, Rizal

De La Salle College of Saint Benilde
Bachelor of Science in Information Management

Mr. Paul Pajo
Professor

Submitted by:

Balberan, Jan Maxin R.
Diaz, Jane Christine B.
Pua, Fitz Patrick

BRIEF COMPANY BACKGROUND

TEES POINT ENTERPRISES

4 Downhill St. Towerhills Subd. Taytay, Rizal
Tel Nos. 6607617/ 6656532
Fayne G. Ollodo
(General Manager)

COMPANY HISTORY

Tees Point Enterprises formerly Erdiorap Enterprises is a garments company that manufacture high quality tee shirts. It was established in August 1991 as a home based business with only 1 unit of sewing machine. The business was created through the desire of a mother to be with her children. Starting a business from scratch is tough. Most customers are friends and relatives limiting the business income. During the first few months, sales are not bad. The business was rocked when later on their most customers were saturated of their product. But as the saying goes, "Determination and strong faith in God is the way to success". Fayne G. Ollodo, owner of Tees Point Enterprise, pursues the business and met a lady who owns a boutique in Makati. This lady is the one who trusted them by giving subcontracting job. Who would have thought considering them to be a subcontractor with only 3 units of sewing machine and with only 3 workers; after a month of business dealings with this business opportunity, they were able to buy 2 units more of sewing machines. In less than a year, their sewing machines increased to 15 units. From then on the business was given a break; it was easy for them to get job orders from other well known boutiques like Blued, Big and Small and Co. and Cinderella. When our country suffered financial crisis in 1995, almost all businesses in the garment industry were affected by the crisis. But the company continues to perceive, it looked for potential customers that remain strong even during crisis. Thus, it became suppliers of those considered big and strong in the market like "Company B", "Rusty Lopez", and Network Fashion (Jeano)".

VISION

To be the country's choice in the clothing industry

MISSION

As manufacturing firm;

- To conform to the highest standards set by top management, professionalism and teamwork

For our clients;

- To provide the optimum quality while minimizing the most for attaining this quality

For our Employees;

- To place a premium on their growth, and nurture an environment of teamwork where outstanding performance is recognized.

For our shareholders:

- To enhance the value of their investments

Right now they have 40 units of sewing machines and at least 50 regular employees with 3 regular back up subcontractors (Dawn & Clark Garments, JZ Garments, and Varsity Garments) and strong support from the following fabric suppliers: Ever Lucky Knitting Corp., Oversea Warp Knitting Company, Clothman Knitting Company, and Upper Marketing. Back then from the 1,000 pieces of tee shirts they produce a months, now the average monthly production is 20,000 pieces. Due to the determination and perseverance, we remain stable in the means of this unstable country.

PRODUCT / SERVICES

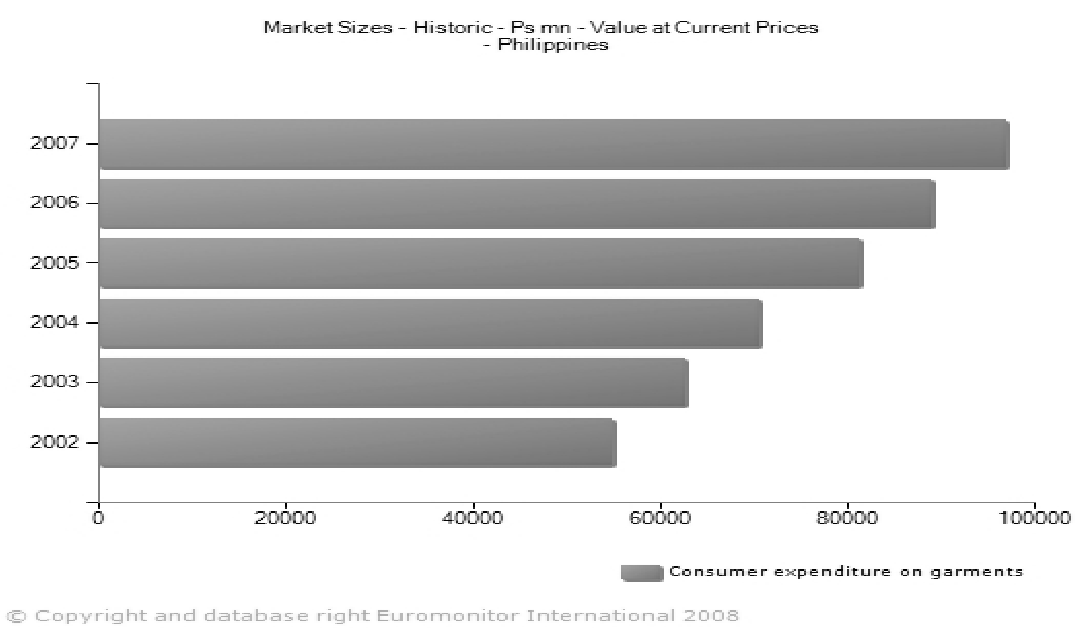
Tees Point Enterprises is a garment company that manufactures quality tee shirts for local brands. The product is being produced based on the requirements of its customers and on the design options provided by the company. The company is always consistent with the quality of goods they produce truly ensuring the loyalty of its customers. Its t-shirts are categorized into two based on age: teens and kids apparel. Kids ranges from seven (7) to twelve (12) years old and teens that ranges from thirteen (13) to early twenties. When it comes to gender, they both produce products for men and women.

During holiday season where Tees Point receives an order of 150,000 pieces of tee shirts to finish within 3 months period, the company outsource for at least six other subcontractors to finish the job. Subcontractors help the company by rendering sewing and packing services. With this type of outsourcing, they can keep up with the clients demand and at the same time preserve their good name and making them a reliable supplier.

INDUSTRY CATEGORY DEFINITION

Garments for men, women, children (3 to 13 years) and infants (0 to 2 years), either ready-to-wear or made-to-measure, in all materials (including leather, furs, plastics and rubber), for everyday wear, for sport or for work, capes, overcoats, raincoats, anoraks, parkas, blousons, jackets, trousers, waistcoats, suits, costumes, dresses, skirts, shirts, blouses, pullovers, sweaters, cardigans, shorts, swimsuits, tracksuits, jogging suits, sweatshirts, T-shirts, leotards, vests, underpants, socks, stockings, tights, petticoats, brassières, knickers, slips, girdles, corsets, body stockings, pyjamas, nightshirts, nightdresses, housecoats, dressing gowns, bathrobes, baby clothes and babies' booties made of fabric.

(http://www.portal.euromonitor.com/portal/server.pt?control=SetCommunity&CommunityID=215&PageID=733&cached=false&space=CommunityPage, 2008)



1.1 Attitudes

Filipinos are generally fashionable. They are influenced by trends seen in the media and magazines. Fashion magazines with licensed US titles for Cosmopolitan and Seventeen are published locally starting in the late1990's. Other magazines designed for the teenagers and young adults are also available. These magazines are generally doing good business. Women are still heavily influenced by styles and trends in the US. Men on the other hand find inspiration from the US, Europe and nearby Asia. These influences have made consumers wear items such as leather jackets and high boots whom some people think are inappropriate given the tropical weather in the country.

The residents in general have different wardrobe for different occasions such as going to work, relaxation or going to the malls and going out at night. Work clothes are corporate wear although trends in the 2000's have made people more relaxed in choices of work clothes. Structured blazers for instance are replaced with less structured jackets or a knitted cardigan. Even the colors for work clothes are veering away from the traditional blacks, blues and browns. These trends have made changing clothes more appropriate for going out at night easier. Women, for instance, just need to remove their jackets and add accessories. Different wardrobes are complemented with the right footwear and appropriate bags and accessories.

Jeans remain the staple of wardrobe for both men and women. Even going out at night with friends or even a date allows wearing of jeans. The tops worn with jeans dictate the difference between relaxation and or dressing up for more formal occasions.
There are already a number of local fashion designers who are patronized by the trendy people or fashionistas. Unlike in the early 1990's when local designers are more mature, the 2000's saw younger designers who introduce more trendy designs which the young adults and teenagers can relate to. The young designers are regularly featured in local fashion magazines which contribute to their growing prominence in the local scene.

The 2000's saw the consumers more comfortable with wearing accessories such as scarves, bangles, beads and belts to complement their wardrobe. Similar to garments, accessories vary depending on the occasions used for. One reason behind this is the availability of affordable accessories which can be found in boutiques, department stores and even in the bargain shops.

Department stores remain a major outlet for buying clothes and footwear. These stores aside from carrying private labels also provide areas for clothing brands which may or may not have their own chain of boutiques and shops. Department stores are the preferred outlets for buying undergarments, shirts and pants. Boutiques are preferred for more dressy wear.

Bargain shops, flea markets or tiangges, ukay-ukay or shops selling used garments proliferate in the country and account for a substantial share in the retail sales of clothing and footwear.

1.2 Clothing and Footwear

Spending for garments accounted for about 70% of total expenditure on clothing and footwear during the review period, 1990-2003. This can be attributed to the preference of most consumers for ready to wear clothes rather than having them sewn and tailored. Growth though for spending in clothing is slower than growth in footwear. This can be attributed to the general decline in prices of clothing during the review period. One factor is the entry of low-cost clothing items starting in the 1990's coming from nearby Asian countries such as Thailand and in the 2000's, from China. These items are sold in bargain stores and flea markets or tiangges which cater to consumers from all income groups. In addition, the proliferation of ukay-ukay or shops selling used garments and other clothing allowed people to buy cheaper items.

Spending for footwear posted the fastest growth during the review period. Most consumers invest in more expensive footwear rather than clothes. The entry of imported footwear brands in the 1990's like Nine West and Bass provided more choices for people but these brands are significantly more expensive than local footwear. Although footwear are also available in ukay-ukay shops, most of the customers are comfortable buying used clothes but not used footwear.

Table 125 Expenditure on Clothing and Footwear: 1990/1995/2000-2003

Ps per capita	1990	1995	2000	2001	2002	2003
Clothing	391.9	574.5	746.6	784.4	824.3	919.5
Clothing materials	10.3	15.0	20.3	21.2	22.6	25.1
Garments	307.8	452.0	592.9	620.8	651.2	726.9
Other clothing	31.0	47.6	56.5	58.1	60.7	67.9
Clothing cleaning, repair and hire	42.8	59.9	76.9	84.4	89.8	99.5
Footwear	19.7	42.6	77.5	86.5	96.3	101.6
TOTAL	411.6	617.2	824.1	870.9	920.5	1,021.0

Source: National statistical offices, OECD, Eurostat, Euromonitor International, May 4, 2005

Table 126 Expenditure on Clothing and Footwear (% Analysis): 1990/1995/2000-2003

% of total expenditure on clothing and footwear	1990	1995	2000	2001	2002	2003
Clothing	95.22	93.09	90.60	90.07	89.54	90.05
Clothing materials	2.50	2.43	2.46	2.43	2.45	2.46
Garments	74.79	73.23	71.95	71.28	70.74	71.19
Other clothing	7.52	7.72	6.85	6.67	6.59	6.65
Clothing cleaning, repair and hire	10.40	9.71	9.33	9.69	9.76	9.75
Footwear	4.78	6.91	9.40	9.93	10.46	9.95
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00

Source: National statistical offices, OECD, Eurostat, Euromonitor International, May 4, 2005

Table 127 Expenditure on Clothing and Footwear (Growth): 1990-2003/2000-2003

% change	1990-2003	2000-2003
Clothing	212.76	30.67
Clothing materials	225.82	31.50
Garments	214.79	30.07
Other clothing	192.21	27.54
Clothing cleaning, repair and hire	209.90	37.34
Footwear	587.74	39.04
TOTAL	230.69	31.45

Source: National statistical offices, Eurostat, OECD, Euromonitor International, 5/4/2005

TARGET MARKET LIFESTYLE - PHILIPPINES

2.1 Tweenagers

Population of tweenagers is growing slower throughout the review period. However, the growth rates are higher compared to population growth of the younger age groups. Male tweenagers slightly outnumber the females but this is expected to change by 2015 when the number of female tweenagers will overtake the males.

Tweenagers are not only largely influenced by media but also by their peers. They spend their leisure time playing with friends. During schooldays, they play with electronic gadgets like Xbox or play online games in their computers at home or in the nearest gaming shop. During weekends, they are able to spend more time in the gaming shops. Outdoor sports remain an option but tweenagers prefer electronic games.

Entertainment options will remain a big market for tweenagers. They prefer playing computer and electronic games with friends. During schooldays, games they can play alone in their homes are preferred by parents who still make the purchasing decisions. However, most of the games available in the market are targeted for male tweenagers only. With the growing number of female tweenagers, games targeted for specifically for them will have a huge demand, although most female tweenagers still prefer going to the mall, watching movies, shopping or simply hanging out with friends.

Table 24 Tweenagers: 1990-2015

'000	1990	1995	2000	2005	2010	2015
Male	3,736	4,111	4,527	4,920	5,104	5,038
Female	3,637	3,995	4,399	4,802	5,052	5,087
TOTAL	7,373	8,106	8,925	9,722	10,156	10,125
As % of total population	12.11	11.81	11.67	11.54	11.09	10.33

Source: National statistical offices, Euromonitor InternationalNote, May 4, 2005: Tweenagers (10-14 years old)

Table 25 Tweenagers (Growth): 1990-2015/2000-2015

% change	1990-2015	2000-2015
Male	34.85	11.28
Female	39.88	15.66
TOTAL	37.33	13.44

Source: National statistical offices, Euromonitor InternationalNote, May 4, 2005: Tweenagers (10-14 years old)

2.2 Teenagers

A similar pattern to the population growth of tweenagers can be seen in teenagers. The numbers of male and female teenagers are almost equal. Males outnumber females by a small margin since 1990. This is expected to change by 2015 when the number of female teenagers outpaces the males.

Teenagers make independent choices when it comes to buying their own clothes and other accessories. However, they are still dependent on the allowances they receive from their parents. Compared to tweenagers though, teenagers are given higher allowances which they can freely spend on their own. To augment the allowances their parents give, they seek part-time jobs or find other means to earn.

Friends and peers are very influential to teenagers. They like to spend more time with their friends than with their own families. Teenagers are often found in shopping malls, coffee bars and movie theatres all week long. The older teenagers are even allowed to spend their weekends with friends for out-of-town trips on certain occasions. Likewise, the society is becoming more liberal and adult chaperones are no longer common in the country. Curfews though are set by some parents by whom teenagers have to strictly follow. The older teenagers or those aged 16-19 are most likely to be starting or already have relationships with the opposite sex.

Teenagers regularly spend on clothes and leisure activities as they like going to the malls, eating out, watching movies and concerts. Naturally, these items take a huge chunk of teenagers' allowances. Communicating with friends and peers on a constant basis are very important to teenagers therefore, they are frequent users of mobile phones and the Internet. Teenagers can even sacrifice eating out in order to purchase a more updated cell phone and pay for their mobile services. They account for a huge subscriber base for mobile companies and a major market for value-added services like popular downloads of ring tones, logos and chat services. Mobile companies are expected to continue to create services targeted for teenagers.

Table 26 Teenagers: 1990-2015

'000	1990	1995	2000	2005	2010	2015
Male	4,777	5,269	5,782	6,324	6,792	6,888
Female	4,751	5,226	5,711	6,242	6,752	6,978
TOTAL	9,528	10,495	11,492	12,566	13,544	13,866
As % of total population	15.65	15.30	15.02	14.92	14.79	14.14

Source: National statistical offices, Euromonitor InternationalNote, May 4, 2005: Teenagers (13-19 years old)

Table 27 Teenagers (Growth): 1990-2015/2000-2015

% change	1990-2015	2000-2015
Male	44.20	19.14
Female	46.86	22.20
TOTAL	45.53	20.66

Source: National statistical offices, Euromonitor InternationalNote, May 4, 2005: Teenagers (13-19 years old)

CORPORATE SOCIAL RESPONSIBILITY PLAN

Tees Point (TP) produces more than 250,000 t-shirts a year. It is unavoidable to commit mistakes on the made t-shirts which makes the t-shirt's quality or class to depreciate. Class A products are products which passed both quality testing of the company and the client. On the other hand, class B products are products which passed the quality testing of the company yet failed to client's quality testing. Lastly, Class C products are products that undergo quality testing of the company but failed to comply with the standards of the company.

TP being a manufacturer of t-shirt spent money for raw material that which later on can be on Class B or C. The company can be cost effective by having zero waste or near to zero waste. With this kind of strategy every materials counts. No waste products, no waste profit.

With average sales of Php100, 000 for December including reject sales, twenty-five (25) percent of the sales belongs to Class B and C which the company can better sold on the price higher than the rejected price.

As the Filipino lifestyle, people wear very casual clothes called "pambahay". Pambahay are clothes usually worn by people who will just stay at home or some place where few close people can only sees his / her outfit. Pambahays are often what people describe as the very comfortable for them. These are very distinct from the casual wear that Filipinos wore on outdoor such as the malls, bars, or even going to someplace which we find as public. Pambahays are regularly come from the person's old casual clothes. Clothes which are too old or out fashioned to wear on public.

Since every Filipinos follows this lifestyle, especially to average to below average class, it is an opportunity to Tees Point not only to expand their product lines but also to expand their market. TP will no longer cater on large company client but also to Filipinos who are used to wear pambahays.

With the new pambahay products of the company, TP will no longer rely on the sales of their rejected t-shirts for the material cost. TP will use very light materials and a design that will fit the very definition of a pambahay, which is comfortable.

Pambahays' target markets are the same target market that TP is manufacturing for which are the tweenagers and teenagers. The designs are will be generalize so that even other age groups will be a potential buyer of the pambahay design.

Since TP manufactures the product, cost will not be a problem. The pambahays will be sold at the lowest possible prize that BOPs will afford.

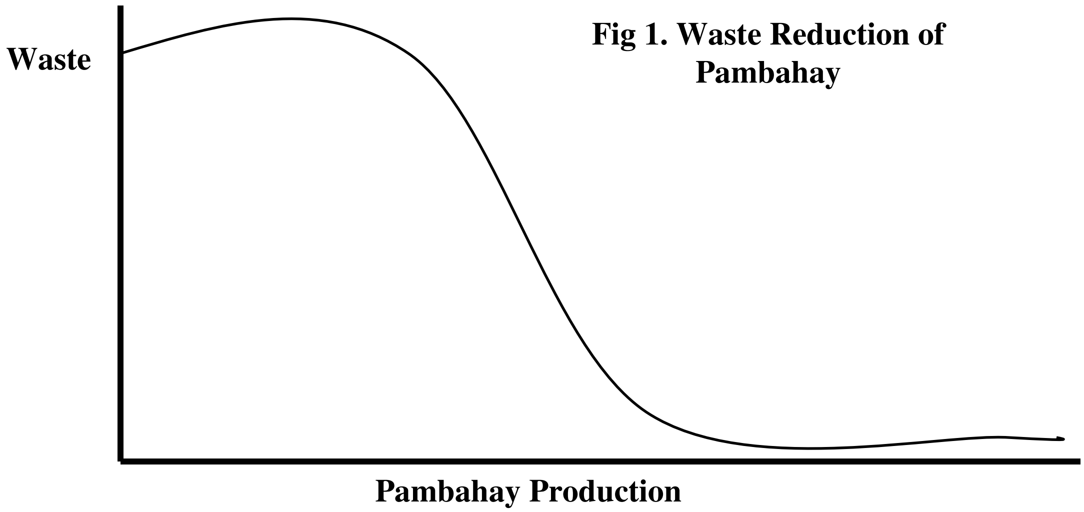


Fig 1. Waste Reduction of Pambahay

Figure 1 shows how the company's waste dramatically reduced up to a certain point nearly to zero. Since most raw materials are reused from the produced class B and C, the company has cut cost for making the new product.

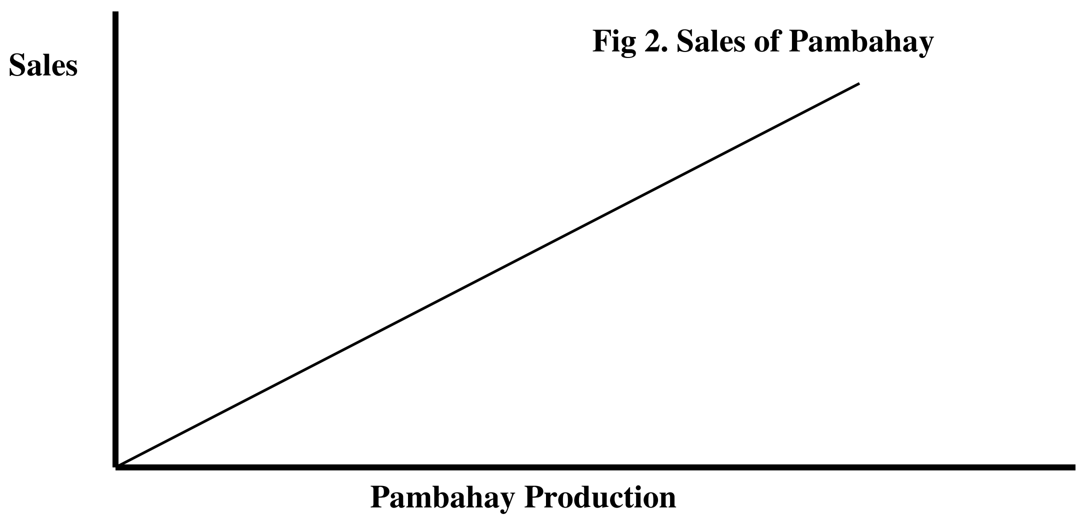


Fig 2. Sales of Pambahay

Figure 2 shows the sales of the pambahay t-shirts of TP. The figure shows how the new product line has conquer the market. The figure shows continues improvement of TP's sales. This only proves that a company can never go out of business if they target the right need of their market.