

Ethics Reader

By

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For

ITETHIC



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BOOK REVIEWS

Book Title: Business Ethics, a Global and Managerial Perspective
Author: David J. Fritzsche
Book Number: HF 5378 F75 1997a

Chapter 1: Ethical Problems in Business &
Chapter 2: The Importance of Ethics in Business

This chapter tackles about some downfalls of companies because of some mistakes that they commit and the issues behind this wrong doings. Some of this was done not by the company but in the place where is it delivered, that makes the name of the company stained. For example, the Tylenol tampering that was manufactured by Johnson & Johnson. It was on September 30, 1982 where the reports began to filter into the headquarters of J&J that people had died in Chicago after taking Extra-Strength Tylenol capsules laced with cyanide. Their sales were held and their profits dwindled down. The products were recalled so that it will not affect more people with what happened. After the incident, they found out that the tampering wasn't done in the plant but in the place where it was delivered. But still Johnson & Johnson was held responsible to what had happened. This kind of situation makes the company's image destroyed because of the poisoning. Ethics affects greatly in the market if it is not taken care of. The company should take precautionary measures to their product not only inside the plant but also the place where will it be delivered and sold to.

There are issues that create ethical problems to a business, first would be bribery; it is used to manipulate people by buying influence. It is called bribery when it is given with the intent of influencing behavior of the people. This is one this that is hard to prove because they can find excuses when it comes to bribery, they can call it a complimentary gift for their customers. Second one would be Coercion; this situation controls the people by force or threat. An example would be destroying the product of the company so that their market would get disappointed and transfer to other company. Another one would be deception; this manipulates the people and firms by misleading them. This is an act of deceiving because they intend to give false information to the people or firms which makes them confused and depressed. This false statement can be used if the people are uneducated in the product or they only have little information regarding the product that is why they can brainwash their customers easily and effectively. Theft I think is the most important issues because it can be physical or conceptual. If the concept of a company was taken away from them, they can't be able to make their idea into reality because it was stolen by someone. The last one would be unfair discrimination. The company implements unequal treatment to their people and they favor those people that is they like because of their race, age, sex...etc.

With this issues resolved, they can be able to portray a good and ethical environment not only to their market but to inside the company as well. Fair treatment to their employees would help them to gain loyalty to their company and minimize theft

and deception coming from their employees. They can gain trust in supplier relations, customer relations and employee relations.

Chapter 6: Making Moral Decisions

According to the book, making moral decision is necessary for a manager consistently include ethics in the decision-making process. This would be the organizational culture. Organizations also have certain common characteristics that provide internal guidance and are shared and perpetuated by their members. This is the purpose of the company's mission-vision statements. With good organizational culture, this would help their employees to do their best without hitting on anyone because they can see it in a higher authority and is being applied to the company. This will be easy for the company because their employees adopt with what they are doing and behave accordingly. This will help the company especially the managers to create ethical decision to their team and for the company as well.

The culture of the environment would affect making moral decision in the business. Day to day activities of the people affects their behavior and their values as well. Some of the values are gained not only in the company but outside the environment. If there are High-Performing Culture in the company promotes ethical behavior. If there are dynamic leaders who can adopt quickly in the environment can create good decisions for the company.

BOOK TITLE: Ethics 101

AUTHOR: John C. Maxwell

BOOK NUMBER: HF 5387 M39 2005

Chapter 1: What Happened to Business Ethics?

“ The same person who cheats on his taxes or steals office supplies wants honesty and integrity from the corporation whose stocks he buys, the politician he votes for, and the client he deals in his own business. “

Many people nowadays want to have change in the country and in their businesses. They grew sick of dishonesty and unethical dealings in every area of the environment, may it be in politics, businesses, schools, restaurants and in any industry that they belong to. People keep asking why is ethics in its terrible state, because they do so for one of three reasons. First would be we do what's most convenient. We tend to compromise in such situations if we are being squeezed in some circumstances that affect our ethics, our principles, and our faith. We do this because we want to stay away from situations that can harm us fully. We want to be convenient in such a way that no one would recognize us opposing to what they want to do may it be good or bad idea. Second would be that we do what we must to win. The perception of some individuals are very firm, so firm that they don't care what can happen to other people just to pursue what they want to achieve even though they might step on someone and their integrity as a person. Last would be, we rationalize our choices with relativism, we think that the right is determined by the situation and can justify anything like lying, cheating or even murder. This affects our social behavior to our environment. Everyone has his own standards, which change from situation to situation.

Chapter 3: The Golden Rule Begins With You

“When dealing with others, seek first to understand, then to be understood”

The questions that might affect ourselves as individual whether we are in different industry is to ask ourselves on how do we want to be treated. Identifying this question can affect you and other people around you. First is that we all want to be valued in every position that we are in to. Treatment to each other is very important, you can see nowadays that some businesspeople treat their employees unfairly which makes them insulted and hurt. Then, this will trigger an attitude which is unfavorable to each and every one of you. More worst than that, they might leave your company. An individual also wants to be appreciated, with all the efforts that they put into their work just to provide an excellent work must be appreciated, all the hard work of each person who did their best in order to produce the best output for you in you business needs to be recognized and appreciated in their work or better yet give them something that would boost up their spirit and give respect to the person. Also, you also want to be treated with respect and trusted. In order to get trust you should trust the person first

because you cannot force the person to trust you in everything that you do. You should strive to invest confidence in others in the same way you would like it invested in you. Like what Camillo Benso di Cavour said, “The man who trusts men will make fewer mistakes than he who distrusts them”. Then you should be understood by the people around you. Not taking advantage to every situation in time.

Chapter 4: Living a 24-Karat-Gold Life

“There are really only three kinds of people. Those who don’t succeed, Those who achieve success temporarily, and those who become and remain successful. Character is only way to sustain success.”

Character is the key to living a life of integrity and ethical excellence. Many people talk about doing the right thing, but action is the true measure of character. In life, there are a lot of things in life that we can’t choose, such as your parents, your height, your weight, the place where you are born. But there are some critical things every person does choose. We choose our faith, our attitude, and our character. And also trust is essential when working with people. Character renders trust. That makes the character brings lasting success with people.

Decisions, not conditions, determine you ethics. People with poor character tend to blame their choices on circumstances. Ethical people make good choices regardless of circumstances. If they make enough good choices, they begin to create better conditions for themselves. Wrong decisions leaves scars. Every time people make wrong decisions, there is an impact, even if they don’t immediately notice it. The best example in this would be John Maxwell’s. There was a father who was trying to teach his son the consequences of bad decisions. Each time the boy made a poor decision, his father asked him to hammer a nail into a post. Each day that he made good choices, he was asked to remove a nail. In time, after much hammering and much pulling, there came a day when the wood was nail-free. That’s when the boy noticed that the post was covered with holes.

BOOK TITLE: The Right Thing

AUTHOR: Jeffrey L. Seglin

BOOK NUMBER: HF 5387 S434 2003

Chapter 3: Bosses (Bosses beware when bending the truth)

“Each sworn lie by an admired leader will take us that one step closer to being a nation of liars”

As a leader, we should be open to every area of business and to our team. When we are accused and proven that we are swearing to a lie our credibility of being a leader or a boss may shatter and you're every move and motive suspect. When the people see what are we doing, as a leader and being admired by the people under our authority, might imitate what we are doing, may it be right or wrong. We should be careful on how we live and perform in a workplace, because we may be the only one your people look up to. As long as there's this raging ambiguity and there's no accountability, people will start generating more and more lax responses or neglecting reaction to morally ambiguous situations. Telling the whole truth sometimes might be too harsh or too cruel, but we should be ready for this kind of situations and admit it. or better yet, we can tell it in a subtle way.

Chapter 4: Privacy

“You got mail, you're being watched. An employee had complained to the human resources department after receiving an email containing inappropriate material, meaning of-color jokes, pornography and so on.”

Doing such pranks might affect the company and those who works inside. Even though the prank that you did is meant or not, you are still affecting their company's employees and employers as well. In effect to this statement, they found out that a large number of associates were involved in distributing such messages resulting to dismissal of 19, warned 41 and allowed 1 to resign. But when you try to monitor the email sent on the company workplace. But there are conflicting ethical imperatives at work when manager considers a monitoring policy. You wouldn't want to work in an environment where this kind of things goes on. The invasion of privacy makes the employee unease. In this high-tech world, a remarkably old-fashioned rule of thumb applies: don't do what you wouldn't want to be caught doing.

Chapter 5: Lying, Cheating, and Stealing (Big theft, Small theft: Is there a difference?)

“It is better to create an ethical climate where employees see themselves as stewards trusted with some reasonable discretion over their use of the company's resources.”

Everything from vanishing pens to stolen time to multi-million stealing is grouped together that has a word called “Stealing”. Stealing time in a workplace is not just cheating in time, but doing nothing in your workplace and saying that you are just there sitting around doing nothing is a form of stealing. That is why you have a “work”

because you need to do something which in return, you get your salaries in which you equally earned.

But the dilemma is when we categorize theft in the workplace as one big category. Rules may make it easier for employees and employers to know what's allowed and what's not. Enforcing such policies can't anticipate every situation like for example, stealing paperclips. But if we create an ethical environment in the workplace, we can lessen this kind of stealing and I think this would be the best solution after all.

BOOK TITLE: Business Ethics (Third Edition)

AUTHOR: Carmelita Miranda – Gow & Gregorio S. Miranda

BOOK NUMBER: HF 5387 M57 2000

Chapter 2 : Good Ethics in Business

“ A free country cannot grow and prosper in the absence of good business ethics”

This makes the businessman appreciate the duty as a citizen to provide various solutions and considerations to ethical problems that confront them in their daily businesses. This will affect not only the other people who are under it but it will affect their self-interest as well. They will be enlightened in their conscience thinking that what they are doing is right at the same time earning in a good manner. With this kind of thinking, they themselves would know that they are part of building the nation into its best making their nation prosperous in every way. Conducting themselves ethically makes their business safe in some terms but this will not be the complete solution in your dilemma. This will be the start of the good business you are into. Although we don't take this seriously at times because we thought that this Golden Rule is being used by everyone and it doesn't apply to your business, but it should be the foundation and one of the pillars of your business. This principle can result to positive thinking and ethical actions that is being expressed feely.

Chapter 13: Customer Relations

“When these customers make purchases of goods, they like to think that in so doing their actions are well appreciated by the company management. Since they are the be-ball of every business, it follows that regardless of their appearance, their manners, or the quality of merchandise they ask for, it behooves every salesperson to treat them with utmost courtesy and respect.”

In spite of the seminars that were held in the businesses for the salesperson, there are instances when salesperson exhibits an unacceptable behavior. Some instances the salesperson looks only on the appearance of the person and suddenly jumped into conclusion which offended the customers. Having a good relation to your customers is one of the key to a successful business because you make your customer patronize your product regardless of the product itself but with respect and courtesy that you give them making every customer special in every situation. Good will is an asset that a business acquires because of the favorable attitude of the public towards the business. It results from ethical treatment accorded to the customers. No matter if they look like they belong to a lower class of environment or upper class. There are situations that individual who looks like filthy rich person might belong to a lower class and vice-versa.

Chapter 16: Deception and Frauds

“Deceptions and frauds in whatever form have no place in the civilized society. Yet, they continue to persist – particularly in the field of business. For as long as man is motivated by greed, they will always be present in our society.”

Pyramid scam is the best example for this kind of misbehavior. It is where the gullible investors who desire in doubling their money were victims of fraud. In some businesses they use this kind of strategy in order to make money easily. The country is full of people who believes anything that is why they sometimes fall into some traps of business. This is why this kind of business continues to grow and succeed because of the ignorance of the people and the agreement of the selfish consumers who seek something for nothing shares responsibility with the greedy producers eager for profits. They are not aware of what kind of business are they entering just having a firm thought that their money will grow and grow. This kind of people who are ignorance of the environment must be educated and be given the right knowledge.

BOOK TITLE: Ethics On The Job

AUTHOR: Raymond Pfeiffer & Ralph Forsberg

BOOK NUMBER: HF 5387 P45 2000

Chapter 1: Ethics and Ethical Decision Making

“To act ethically is, at the very least, to strive to act in ways that do not hurt other people; that respect their dignity, individuality, and uniquely moral value; and that treat others as equally important to oneself. If you believe these are worthwhile goals, then you have a reason to act ethically. If you do not believe that these are worthwhile goals for human beings to pursue, then you may believe that it is not important to act ethically.”

Many people, however, seem to think that they can live their lives in ways that are ethical much of the time but unethical to at other times. If our way of living may lead to lose one’s trust in you and weaken their good behavior is unethical. We should be careful on how we live because when we build our relationship to other people we have this trust that is built to each and every one of us. We should treat others fairly and justly, we want to understand their feelings as well. We should not think something against them just to survive the business of as a person. We should act ethically so that we won’t violate something that can greatly affect the person in every area. We should decide things that would help not just you but for the betterment of the other people. I think this is acting ethically.

Chapter 2: Ethical Principles (Self- Interest)

“Self – interest is not often thought of as an ethical principle. An ethical principle must be consistent with the principle of equal consideration of interest, which imposes a limitation of self-interest”

Business people think about their business every time. They think of some ways in improving their strategies in the areas of marketing, innovativeness, training, sales, operations, monitoring and profitability. They mostly think about their selves just because they own the business that I also agree. In order to improve one’s business is to learn how to balance and manipulate their self-interest. Self-interest can make or break a person because you will decide if you are going to make profit in a good or bad way. Some people tend to follow their self-interest and not looking on the effect that it might cause other people to be harmed. They tend to overlook the situation around them because of their selfish self-interest. When they follow their self-interest, they step on other people or destroy their credibility and greatly affect the society. We should take into consideration all the things around us before deciding or pursuing or own interest. We should manage to understand the cause and effect of every situation in considering new ideas. This ethical principle can help us to grow together as individual and as a society.

Chapter 6: Personal Ethical Problems for Analysis

“Hey, no offense, but it wasn’t it his choice to smoke? No one forced him. If he kept smoking after the surgeon general report and all the negative publicity. I’d say it was his choice and he decided to take the risk. And besides, doesn’t the company say that the surgeon general report is not 100 percent proof that smoking leads to lung cancer?”

This is a quote from the book in which the person working in a tobacco company realizes the effect of this. But in the end they came to a conclusion that it is the user’s choice if he wants to smoke or not in spite of the given warnings to the user. I agree to this statement, but the problem is that the person who produces this kind of stuff is not that ethical to the person who uses it. I believe that the selfish self-interest took over his mind resulting to bad effect to other people as well. If there is not smoke to be distributed, then there is no choice to decide. We should consider all of the people who are being affected by the product.

BOOK TITLE: How Good People Make Tough Choices

AUTHOR: Rushworth M. Kidder

BOOK NUMBER: HF 5387 K52 2003

Chapter 2: Right Versus Wrong: Why Ethics Matters

“Violation of law. Kinds of wrongdoing involve failure to compliance can arise ignorantly or intentionally—either because we don’t know the law and its applications, or because we willfully choose to violate the law.”

People tend to excuse themselves by saying that they don’t know what they just did and they don’t know that the things that they have done are wrong. Some people does it intentionally because they disagree to the law and some situations that occur unexpectedly. But I think ignorance of the law is not an excuse in doing such misbehavior. As an individual, he should be concerned to himself and also in his surroundings in order to distinguish the right and wrong doings. I think they violate the law because of the lack of self-governance. They should be responsible enough to be aware in their society and the area that they are living in.

Chapter 3: Ethical Fitness

“Obedience to the Unenforceable. Large and important domain in which there are rules neither positive law nor absolute freedom. In that domain there is no law which inexorably determines our course of action, and yet we feel that we are not free to choose as we would.... It grades from consciousness of a duty nearly as a strong positive law, to a feeling that the matter is all but question of personal choice.... It is the domain of obedience to the unenforceable. That obedience is the obedience of a man to that which he cannot be forced to obey. He is the enforcer of the law upon himself”

It is hard to obey to something that is not being enforced. We determine this by asking ourselves if how we govern ourselves in order to be ethical. In doing an act, we try to analyze if it is good or bad then we try to figure out if it will affect other people as well. The enforcer of this law is no other than us. This will test on how we are to other people and how we react to the situations around us. This will sum up to a personal choice, if we know how to govern our self rightly then we should enforce our law to our self that will help yourself as well as the other people in the situation. It is hard to follow a law that is based on you. This law can make of break people around you or even yourself.

Chapter 4: Core Values

“Four ways to consider in ethical practice: Is it the truth? Is it fair to all concerned? Will it build Goodwill and better friendships? Will it be beneficial to all concerned?”

Before we do the things that we think, say and do we should ask first this four questions. We should always think that the thing that you are going to do, think or say is the truth and not a made up thing. Then we try to consider all the persons who are concerned in this decision, saying that it should be fair to everyone. It should not make anyone stumble with the kind of decision that you are into. Also think that the consequences of your decisions or your actions making your environment build goodwill and create friendships. Not curse and a source of persecution to other people. Lastly we must think that it is fair to all concerned, it should be beneficial at all. We don't want to be the source of fight or using other people only as a stepping stone.

BOOK TITLE: What's Right and Wrong in Business

AUTHOR: Raphael Gomez

BOOK NUMBER: HF 5387 66513 1992

Chapter 2: Ethical Doctrines

“Ethics is based on the distinction between “what can physically be done” and “what can ethically be done”. It is clear that in these two phrases the word “can” has a different meanings. Not everything that can physically be done can ethically be done. In other words, not everything that is possible is ethical”

What we perceive what we want is not just the thing that we should take into account. We should be concerned about the other people who will be affected with this kind of decision. Before making a decision, we should deliberate with our minds who are the person who will be affected with you decision.

We can say that all things are permissible but not all things are beneficial. We should bear in mind that it can emotional impact to the people who will be disturb. In every work that we are into we should consider the right thing and avoid all the wrongdoings of the society considering the fact that we are in the world full of compromises. We should take stand and do what is right. And we will have the right attitude towards the circumstances that is used to be compromised in the business. If we did the right choice, we also saved the life of other people and you as well.

Chapter 4: The Meaning of Business Ethics

“Ethics is seen as God’s will reflected in human actions. Man of course must maintain a personal relationship with God and this relationship is prayer.”

I strongly believe in this statement because I know God wants the best for us while having the right attitude and equality with each other. It is like the Ten Commandments in your company in which you are responsible in facing the consequences of what you are doing. If you did something wrong you sin against the company, the person involved, your conviction, and God. Filling the world with good things like acts of great worth is something really good and at the same time beautiful. Business ethics doesn’t mean that it doesn’t fall into this and what is the relationship of this to the business ethics. We need to remind the businessmen of the principles. this same thing is true in any other profession. If it is implied in the business then the organization will be better in terms of better and bigger profits and spirituality in the workplace. We excel in everything that we do because we all do it for God. And after that he will shower us with his blessings through business opportunities and favors upon favors.

Chapter 5: The Meaning of Virtue

“Fortitude or firmness is the virtue which helps to resolve difficult questions and which allows one be in what one has to be in order to put the right means for the end:

in short to resolve difficulty. There are two principles acts of the virtue of fortitude: the first is to resist, that is to say, bearing with the difficulty, putting up with it manfully; second is to attack, confronting the obstacle, making use of the necessary means to overcome it”

In this principle, I think resistance is hard to do than to attack. But it is better because difficulties are better dealt with by a strong defense. In which there are times that you won't need to attack because it has been dealt with already. But attack I think is to be used to penetrate the resistance of the enemy, making it weaken at the moment and imply the true virtue for the business. We cannot do this without patience because it presupposes that all difficulties can recur in some situations and sometimes disappear without taking any action by just being patient. If we are hasty, we jump into the conclusion and sometimes fail because of quick judgement.

BOOK TITLE: Ethical Dilemmas in Business

AUTHOR: Collins and O'Rourke

BOOK NUMBER: HF 5387 C63 1994

INTRODUCTION: Why Study Ethics?

“There are often raised objections to the discussion of ethics: **I am ethical because everything I do is legal.** What is legal is not always ethical, and what is ethical is not always legal. The law is only a guide. It can never translate all our values into what we should and should not do in all circumstances.”

Some people misunderstood the application of ethics in the society. They based it on the legality of the situation wherein if they do the legal thing they consider that it is ethical in which they are wrong. They tend not to realize that some of the legal things are not ethical that is why they are innocent to such kind of things. They lack knowledge in the area of what is considered being ethical and the relationship of the legal and ethical practices. For instance, people in other countries know that abortion is legal in their country that is why they do it without any doubt or hesitation. But when it comes in being ethical, abortion is strictly not favorable or being tolerated but some people does not realize this kind of circumstances in which ethics and legality doesn't match because we are doing something that is not ethically right. We should always consider the act of we are going to do even though it is legal we must reassess the situation meaning we should ask our conscience when doing something unethical. Being legal cannot interpret the act that we must do in some circumstances.

INTRODUCTION: Ethical Theories

“Ethics pertains to justifications underlying individual and group decisions that affect others. Ethical dilemmas occur when one of the options may adversely affect someone. Often it is said that there are no right answers to ethical dilemmas. This is wrong.”

Ethics is not something personal, it is for everyone. We should always consider other people when making our decisions and know who will be affected in this instance. There will be dilemmas when we make our own decisions without taking others into account. We might destroy one's dignity through our decisions if we are not sensitive enough in this kind of situations wherein other people are involved. We should give importance to the decisions that we are going to do even though it is right but when it is time to consider other people it becomes incorrect and immoral, we should try to reevaluate our actions and decisions.

ETHICAL ISSUES IN ACCOUNTING: Travel Expense Reports

“A vice president asks for a \$3000 reimbursement for his travel expenses but there are discrepancies on his expense statement such as other expenses have no receipts and other expenses if compared to another employee are significantly larger. If you to probe further into the matter, he brushes off your questions and he attributes it to poor memory. He does not want to change the expense report and is quite annoyed with your approach. He has input in your performance appraisal.”

With this kind of situation, I will not compromise because you don't want to tolerate such kind of acts resulting to sinning. And if you would analyze it further, if for some reason the cash flow has been audited and being questioned by the company he could easily deny any involvement and thus shift the blame to you being involved. Even if it means losing my job or being demoted, I will still do the same thing so that this kind of doing might stop and put an end to this kind of misbehavior. Even though I will lose my job at least my conscience makes me sleep and true.

BOOK TITLE: What's Right and Wrong in Business 2nd Edition

AUTHOR: Raphael Gomez

BOOK NUMBER: HF 5387 G6513 2002

PART 17: WASTING TIME

“In principle, we know that there are only two ways to find time. The first consist in eliminating unnecessary activities: not to do things that need not to be done. The second is to work more efficiently in essential activities”

We can see in work that many times are spent because of the things that are useless or things that kills time. In the working environment, we are paid by time so we need to use it as expected by the company. Doing nothing in work is like a form of stealing because you are paid to have something done. Since you are just doing nothing, then it's stealing. The company will be greatly affected in this situation; it will result to company ineffectiveness, threat in the employees and profitability.

This is hard to identify this unethical issue, the trust and loyalty of the employees is the one who must realize this because I think there is no way in identifying this kind of issue. They employees need to build self-government in a good way so that they will be able to do their jobs rightfully. We should give our best to make our earnings worth with our work in the company.

PART 31: UNFAIR COMPETITION

“I have always believed that a trademark is the life of an enterprise and that it must be protected boldy. A trademark and a company name are not just clever gimmicks; they carry responsibility and guarantee the quality of products. If someone tries to get a free ride on the reputation and the ability of another who has worked to build up public trust, it is nothing short of thievery. We were not flattered by this theft of our name”

We should always consider the effect of what we are doing. Like what happened in Sony, they were not able to protect its registered name in Japan which makes their name imitated and used by the other company who offers chocolates and other food products. I believe company name should be taken care of because it is where the trust, good reputation, and quality of a company. Some people think that company name is only used for gimmicks and other strategy but they don't know that it is the firm foundation of a company. It is where they first build their trust giving them a good reputation in the business industry. Their name dictates the quality of the products that they are offering to the market. Thinking that using their name is okay for your own purpose, but that makes it a form of stealing. That is why we should know the law and not be ignorant about it in business because there are things that we cannot take into consideration like the Sony foods corporations.

PART 33: THE PRICE OF FRIENDSHIP

“Daniel was a personnel manager in the headquarters of a big company. Ismael was the sales manager of one of the districts. They were very good friends for twenty years. The company president told him that the district c sales have gone down drastically and wanted more information to Ismael and brought up the possibility of having him fired. Daniel knows that it was not a result of Ismael’s negligence but it was due to the cleverness of the competitors.”

Having been friends for a long time and knowing each other is a big thing. This is a conflict between two equally ethical issues because there are no unethical doings in this case. I think the possible solution is that Daniel should say the truth that giving the president of the company the accurate information about Ismael but he should also give a self opinion coming from himself saying that Ismael is doing and giving all he’s got and deserve a second chance just to increase the sales but the mere problem is the competitors. This is an idea for the president of the company to create a more competitive approach in their industry. Even if this idea won’t work but at least you tried your best protecting your friends at the same time you job also and not doing unethical or something that will bother you for the rest of your life.

BOOK TITLE: There is no such thing as “Business” Ethics

AUTHOR: John Maxwell

BOOK NUMBER: HF 5387 M393 2003

Chapter 2: Why this rule is golden

“There are two aspects to ethics: The first involves the ability to discern right from wrong, good from evil, and propriety from impropriety. The second involves the commitment to do what is right, good and proper. Ethics entails action; it is not just a topic to mull or debate.”

We don’t just know the difference between right and wrong, we should do something about it. We should do what is right and pleasing to God’s eyes. Some people are playing it safe; they just hear the rules but do not put any action to it. They know that some of the consequences might harm them. That’s why they are comfortable to sit and just watch what’s going to happen. We should know how to put action on what we hear, we don’t just agree but we should do something to it. We always think of ourselves, we made decision that will benefit only to us. We should let go of thinking of our self so that we can accomplish the bigger picture.

Chapter 3: The Golden rule begins with you

“Talk to individuals of any age, gender, race, or nationality, and they have certain things in common. And once you identify those common characteristics, recognizing them first in yourself and then in others, you hold that key that unlocks the Golden Rule.”

We believe that there are people who have something in common on how they want to be treated. According to the book, the first thing that is common to them would be the word “value”. They want to be valued, in our work; we should treat each other with value and not treating them as something that is not important. People are sensitive and it might be the cause of their resignation, not feeling that they are valued. Second is that they want to be appreciated, people exceed their limitations because they are very much appreciated. It is a strong encouragement to each and every people who is working, that makes them feel more reliable and strong. Third is being trusted. Having the feeling of being trusted is so much; it’s like the people trust you with their own life that is why you give your best just to protect them. According to George Macdonald, “to be trusted is greater compliment than to be loved.” if you gain trust, you can have a more honest and fruitful interaction between each other. They also want to be respected, understood and not taken advantage of.

Chapter 4: Living a 24-Karat-Gold Life

“Talent is a Gift---Character is a choice: there are a lot of things in life a person doesn't get to choose, such as where you're born, who your parents are, and how tall you are. But there are some critical things every person does choose. We choose our faith, our attitude, and our character.”

Character brings success to people because it is what you use to build and sustain relationship with each other. This will help you to gain trust with other people and can depend on you. If you have a character that demonstrate ethical doings can help you to create a quality of life with content and comfort. Character can impact the lives of people, this can change how they work, interact and point of view. By being excellent in what you are doing is one way that they can see that you have a good sense of character.

BOOK TITLE: How Honesty Pays: Restoring Integrity to the Workplace
AUTHOR: Charles E. Watson
BOOK NUMBER: HF 5387 M37 2005

Chapter 7: Stand Tall: Develop backbone and courage to do the right thing

“The real test is in the doing. It is a great day in any life when a person takes a stand that elicits admiration. Whenever the person stands tall in any difficult situation, word of it spreads. Others quickly learn who that courageous person is and what that person stands for. We can also be sure that something else flows from the same fountain of a person’s courageous act.”

Doing the right thing is the best thing to do. Even if you are doing the right thing in small ways will still be a big impact on other people especially on yourself. We should be careful on how we live because we don’t know that some people are looking at us. When we are having a hard time in a difficult situation we should stand up and believe on what is right. We should choose what is right and the best for us regardless of the people who persecute us in times of difficulties in any areas such as business, school, etc. There will always be the best option, we must consider the things that surround us and with truth. We should be courageous enough to make that decision.

Chapter 8: Act Boldly on your Convictions: Don’t be frozen by fears

“When facing decisions or considering opportunities that begs for immediate action, many people find themselves frozen, unwilling to move on. We should have the leap of faith.”

Many people attained success because of the thing that they attach to their business and their life, if you greatly believe. Like in the book Walt Disney achieved greatly because he believed greatly. Because of his unhesitating boldness his idea brought him to success. If we have boldness and enough faith in our hearts we will get to our destination. We should not be stumbled by fear thinking that we can’t do anything about it. We will just wait and see what will happen. That mindset should not be in our way of living, we should think positively and with enough faith to make it happen and succeed. Believing in what we are doing is the greatest formula to make it work.

Chapter 15: Improve your ability to perform: Keep your mind alive and growing

“Learn from What Others Have to Say. It’s never easy to learn the truth about yourself. Of course, this can be rough especially if one has a long pattern of rejecting all the little hints that have been coming their way over a long time. While it’s hard to bear the painful string of criticisms, wise and honest person ask this question whenever they hear criticism of themselves: can I tolerate the fruits of my shortcomings?”

We should be open and willing to listen on what others want to say to us, may it be good or bad. We know that sometimes we don't want to accept the fact. We are having a problem in some area of our lives, behavior or character. We must know these things so that we can be more conscious to ourselves and try to figure out the problem. After figuring out the problem, we should find ways to solve them. Our friends are there to help us to become the good person. We are being molded and refined when we are criticized by other people that concerns us or playing a part in our lives. Accepting the truth is the hardest thing to do because our personality is being checked as well as our heart. We should accept and learn from what others have to say even though it's not good. Some people try to filter the good things from the bad. They only look and get the good things and dispose the criticisms. If you try to learn what you only want to know, surely you will not grow as a person.

BOOK TITLE: Information Security and Ethics: Social and Organizational Issues

AUTHOR: Marian Quigley

Chapter V: Web Accessibility for Users with Disabilities: A Multi-Faceted Ethical Analysis

“When designing information systems, it is important to consider the needs of users with disabilities, including those with visual impairment, hearing impairment and color-blindness. This is especially important for designing websites. It takes time and money to create or redesign website for easy access users with disabilities. This is also known as Web Accessibility.”

We think that the only users of the web are just normal persons like us, but we tend to forget that there are some people who are interested in using the web. Even though it is hard for them, they still try their best just to access the web. In creating a web, we should not only consider or generalize the person who will use the web as a normal person. Because this limits the disabled person to maximize their potential when it comes to Information Technology and these also makes us a little bit unethical without recognizing the facts. We should make our interface more accessible to all considering their disabilities. For example, not all people can use the mouse so we need to look for some ways that will also benefit those people who can't use the mouse. But in the industry today, we just make things without considering those people who can't use it. We just want to boost our sales forgetting the accessibility for the disabled persons.

Chapter VII: Protection of Minors from Harmful Internet Content

“The internet provides access to speech both conventional and unconventional. Some speech is considered harmful to minors. This chapter discusses the important social issue of how to best protect minors from such speech without violating the free speech rights of adults.”

Internet is a big influence in our world today, which makes it good and bad in some terms. We don't know what the kinds of people who access the internet are but we know that there are different kinds of people who use it. Some of them are teens, adults and kids which has different kinds of communicating to each other. There are some sites that are restricted to children because there are things that they shouldn't read or see. As an IT person we should consider the security and contents of our sites especially if our sites have some harsh things or images that are not yet suitable to children. Like what some sites are doing now, they verify first if the person is already above the required level in accessing the site through letter confirmation or copying what is written in the images. Minors get and absorb the things that they read, see or hear.

Chapter X: Cryptography: Deciphering its Progress

“The emphasis and increased awareness of information security require an understanding and knowledge of technology that supports it. As the risk and complexity of security keep growing along with the development of the internet and e-commerce, securing information has become utmost importance. With the worries of cyber terrorism, hackers, and white collar crimes, the demand for a stronger security mechanism in cryptography becomes apparent. Although wireless cryptography is still in its infancy, there are encryption technologies that may support the limitations of mobile device.”

Being a regular person who uses the net, we are not that educated when it comes to security. Such as sending emails, we thought that no one could interrupt the mail and do something about it. We think just pressing the “send” button then there, everything’s ok now. But what we do not know is that there are people who are invading your privacy especially if you are an important person. There are some people who hack your information without noticing it, that is why cryptography is a very good help in securing emails. Cryptography transforms your mail into some scripts that can’t be understood then when the mail get into its destination, it will decrypt so that the receiver will see the content. With Cryptography, we can lessen the infiltration of our privacy in cyberspace. And its continuous improvement will make it more stronger and tougher in security.

BOOK TITLE: Ethical and Social Issues In The Information Age

AUTHOR: Joseph Migga Kizza

Chapter 5: Anonymity, Security, Privacy and Civil Liberties

“Increasing demand for information and easier access to it have also created challenges. We have come to learn that information is a treasure in itself: The more you have, the better. Having valuable intellectual, economic, and social information creates enormous opportunities and advantages for an individual because information has become a vital resource in this information age.

Even though information is a treasure, it can also be a liability; for example, we are constantly seeking ways to acquire, keep, and dispose of it. We want to make sure that what is seen and heard privately does not become public without our consent.”

In the growing world of information technology, each information becomes a vital role in this modern age. Because information contributes a lot to the people, they use this in order to gain competitive edge between each and every people who are in the community. Most of the people can now get a hold of the technology because it became cheaper and easy to use. These things can be the cause of danger in our security and privacy in cyberspace. Some people tend to hack information sometimes just to be recognized, for fun or to gain competitive edge. With these things becoming more possible and trying to prevent this kind of happening, we can't blame anyone else. It boils down to one answer and that would be ourselves. We should know our limitations when we are in cyberspace. We must consider other people when doing something that we think it can affect or destroy the person. We should give respect and a sense of privacy to one another. Even though they invented new things to make your information secured like encryption, we should be sensitive enough in our activities.

Chapter 9: Computer Crimes

“The danger is real; the ability to unleash harms and terrorize millions of people, thus causing widespread panic, is possessed by many. The arena to play the game is global, and there is no one who can claim a monopoly on such attacks. The universality of cyber attacks creates a new dimension to cyberspace security. In fact, it makes it very difficult to predict the source of the next big attack, let alone identify trouble spots, track and apprehend hackers, and put a price on the problem that is increasingly becoming a nightmare to computer systems administrators, the network community, and users in general.”

According to the e-book, the crimes are mainly focused on two aspects: Virus and Hacking. Virus is a self-propagating program that is created to destroy your computer. Hacking is one form of getting information to other people without authorization. They penetrate your computer until they get the information that they

wanted. Until now the people are having a hard time protecting and stopping this kind of crimes. Some of the motives of the people who are doing this are just for recognition. They want to be known in the cyberspace and want to be talked about. This is one form of their fulfillment. Sometimes they do this as a form of joke or prank. Doing this just for fun can disturb the people with their work and what they are doing. Politics can also be considered in this, in fight for power they will do anything in order to build or destroy personalities who are in politics or running for it. Business espionage and hate can also be considered a crime, stealing information just to gain competitive edge and hating someone just to destroy the person. These crimes are very harmful to every person, we need to be alert and be ready for anything that can happen.

Chapter 11: Cyberspace and Cyber Ethics

“Ideally, as communities, which for years have been separated by languages, culture, history, politics, religion, and geography, come together, Kung’s and Hiroike’s minimal fundamental consensus of binding values, standards, and fundamental moral attitudes will begin to emerge in cyberspace. Indeed, cases of such emergence have already started to appear in many cyberspace communities as the etiquettes of cyberspace. Starting small among cyberspace communities, these etiquettes will eventually amalgamate, mutate, and spread into global cyberethics.”

Creating a guideline in accessing the cyberspace is good thing to minimize the things that they are doing. People will be reminded and advised on what they should not do in the cyberspace. Even though some people will not follow this kind of statement, but it will surely lessen the occurrences of the unfavorable things in the cyberspace. This is a form to educate the people who are just starting or having questions running on their mind. This will help the people to become ethical and give respect to other people’s privacy. This is also a good start in making the whole world agree to one standard. At least we agree to a single standard even though we are in different locations.

BOOK TITLE: The Future Of Ideas

AUTHOR: Lawrence Lessig

Chapter 7: Creativity In Real Space

“There was a time before the Internet. Innovation and creativity were different then. I don’t mean that creators were different then or that the process of creativity has changed. But the constraints on creativity and innovation were different. This difference can be expressed at each layer of Yochai Benkler’s system. Because the physical, and code, and content layers were controlled differently, the opportunities for innovation were different.”

Creativity in the cyberspace is different in the physical. The difference of cyberspace means that the rules that govern that space may be different as well. Creativity are sometimes called as “piracy”, that is for those who are not that educated well in the cyberspace. Someone’s work in the cyberspace is being based in order to recreate a new idea from that work. For example, music is being remixed and edited as a form of recreating for personal discovery and idea. People uses the cyberspace in order to introduce a new innovation in the internet such as youtube, ebay and other things that makes it popular, useful, effective and efficient. The internet created new channels of innovation that would help the industry in making a big impact.

Chapter 8: Innovation from the Internet

“The Internet is a set of protocols. These protocols make new digital products possible. These are products that could not, or would not, have been built before the Net. Among these we could include the dynamically generated maps with driving directions; massive translation engines, covering scores of languages, translating texts and Web sites on the fly; and on-line dictionaries covering hundreds of languages that otherwise would not be available except in the largest libraries. But let’s focus on a few of these products and their relationship to the architecture of the Net.”

The Internet is also used to produce or to introduce new products in the internet. Some innovations are made in the cyberspace like eBooks, audios, videos, and some other things that is made known through the internet. All of the products are being offered in the internet which cut the cost of the taxes paid and there are cheaper items that you can find in the internet. These are good information sources that the people can use. But the main problem is some people might copy or pirate the author’s work. In order to solve this, according to Lessig we should embrace the idea that our work should be shared to other people for personal use. Works that are used in commercial uses should be sued and be taken into legal considerations. Like creative commons, this is used if you are using other’s work and needed some copyright authorization. Creative commons helps the user to copyright some of the information that was used in the personal work.

Chapter 14: Alt.Commons

“the net has created a world where content is free. Napster is the most salient example of this world, but it is not the only one. At any time a user can select the channel of music he or she wants. A song from your childhood? Search on the lyrics and find a recording. Within seconds you can hear any music you want.”

The internet has been very helpful in terms of getting files for free like music shared by napster. The Industry called this kind of giving out free music as “theft”. The subject we must confront is whether this free dissemination should remain to be free. I think you can call it an infringement of copyright if the person is getting the whole album from the internet. But in the case of sharing a specific file, I think they should consider it as a form of advertisement. Like what I’ve read in other article, if the person only wants a specific song in an album they will surely find a way to get that specific song.

CASE STUDIES

Reaction: The Andhra Pradesh e-Governance Story
Issue: Can it also happen in the Philippines?

I strongly believe that the Andhra Pradesh e-Governance Story can also take place here in our country. In the first place, we are more stable when it comes to economy compared to India. We also know how to adapt to changes easily. When the technological products came out in the market, we tend to master the use of the product easily. But there are also some people who are afraid of change especially the older people because they want to do it manually just to make sure that the job there is done. When the time comes, we can persuade them to use the technology in doing businesses and transactions that will help them to do their job easily.

E-Governance can only manifest if those who are going to implement it will not think of themselves but for the betterment of the country. If the people who are in authority of implementing such system think that the output of this system will help not only for themselves but for the people who voted for them as well. This will hinder the corruption in the Philippines and surely it will gain the trust of the people in paying their dues. The main problem is that the one who will implement the system are those who steal the money for their own good. They will think that this kind of governance it a complete disaster to them because they are the one who will be greatly affected. Like in the elections, there are proposed systems that will automate the voting process and will accurately know the winner of the election in a just manner are being hindered by the officials who does the election process. Because they know that it will hold back their hidden agendas so they try to get in the way with the proposal.

Everything will turn upside-down when a person who is in authority will be enlightened with the situation happening around us and will decide and implement the e-Governance here in the Philippines to automate all the necessary transactions and decrease the occurrences of corruption in the country. It will have an advantage for party, the government and the people. The government will have an ease in doing transactions and doing a lot of jobs because this will be done through computers and be monitored by the officers in charge. Same goes for the people who will use the system because they will feel that they are treated equally eliminating the bribery in some departments and it will also give them ease in paying their bills, taxes and other concerns in their possessions.

I know that this can happen; we should have the right attitude and positive outlook towards this kind of governance.

THE ANNAPURNA SALT STORY: Public Health and Private Enterprise

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

NGOs serve as an interface between people, especially those who are poor and needy, and the private sector/governments. They form a link between those who have and those who do not have. The strength of the NGO is competence, commitment, credibility, collaboration and advocacy. They are the one who educates the people in order to create a better quality of life in such kind of situations.

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, because brands have a way of defining people. For example, if you are wearing branded clothes, people would notice that kind of brand you are wearing and identify you as belonging to a higher class. This can be applicable in the Philippines because of the culture in which we tend to be critical about details. In this country, Media plays a big role in influencing us regarding such matters. That is why we are able to discern brands.

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

K15 makes the iodine more stable compared to spraying a solution of some iodizing agent. Because some of the iodine is escaping due to some environmental conditions which makes the salt unhealthy even though it was sprayed with an iodizing agent. K15 creates a protection in which they are designed to react in conditions which makes the salt even healthier regardless of the transportation, storage and cooking.

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

People who are having a hard time differentiating the kind of products that they are going to buy. People want the assurance of high-quality, hygienic food products which is often difficult to differentiate in something like salt. Consumers are looking for a brand to provide them with that trust.

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

Annapurna needs to give reasons for the market to expand and that has happened. The number of re-launches is not too frequent in this market. Because the name has remained the same throughout, each launch has gone back with the strongest, most relevant and prospective. They need to gain market share each time.

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

It has developed in the composition which would be marketed as the most "pure" salt. After the launch, sales and market research indicated that consumers were more interested in the appearance and taste of salt than its chemical properties. They develop a technology that could guarantee that substantial iodine would not be lost during storage, transport, and cooking, and that 15ppm were actually delivered to customers. It is satisfied by the K15 technology.

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

The salt team believes all mothers are motivated by the same dreams of bright, healthy children. All of Annapurna's advertisement conveys this message. The infomercial was successful and made a big impact to the people in whom the message was retained with full honesty and concern emphasizing that Annapurna's salt is different.

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

HLL began to use rail, mitigating some the problems with trucking and earning an edge on competitors. With this system, there is an increased amount of salt which can be transported in one shipment

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

Shakti utilizes women's self-help groups(SHG) for entrepreneur development training to operate as a rural direct-to-home sales force, educating customers on the health and hygiene benefits of HLL brands and nurturing relationships to reinforce the HLL message. The goal of the Project Shakti is to increase their reach in rural market, attempt to increase awareness and change attitudes regarding usage of the various product categories and catalyze rural affluence and drive growth of the market.

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

It is an ordering system that will automatically send order if it reaches the critical level in the inventory system. Then it will assign the truck, the driver, and the person – in-charge of the delivery. It should also have customer information system so that they could track the customer and give them some benefits and discounts for their loyalty.

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?

I will still not allow them because we all know that a woman creates an influence to their families. They have more knowledge and mastery when it comes to these kinds of selling of products. Women knows best when it comes to household products because they are the one who make groceries for their family.

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

An information-technology-based initiative aimed at providing solutions for rural information needs. It makes each dealer have a computer at her home with internet and email access. Makes the villagers use the computers to learn about crops, health solution, and hygiene solutions that HLL brands and its partner companies offer.

I think I could use this technology by creating an e-commerce website, since they use the internet they could order the things that they needed at the same time pay for it. They could also advertise and offer products at the same time.

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

Yes, I think competition in business never stops. You just need to find a way to improve or innovate your products. If I can't make it to the market if I used product prices, I think I can penetrate the market by being ethical. Providing the products with honesty and concern will help to build your market. Even if it is expensive, but if you see that it is a need and will improve the quality of life of the people who are concern it will surely be patronized.

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

Yes, because it is your edge among the competitors. It is you well protected secret that is the source of your income. If you will share it to your competitors, it might be the source of you downfall that is why big companies like coca-cola and Pepsi survived this kind of food industry for many years because of their secret formula in creating their products.

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, it would even help the company to cut its cost because it increase brand awareness, developing new channels, and social impact. We have a similar culture in India when it comes to the women influencing the necessities of the family and some household products. The only problem would be when the other company imitates not only the product but also the health benefits of this. Filipinos are known for being a good imitator in every area of the industry. When the Filipinos see that this kind of

product will hit the market, they will make similar product with the same purpose dividing your market.

REFERENCES:

Section 2: Known Problems and Known Solutions: What is the missing link? "The Annapurna Salt Story: Public Health and Private Enterprise" pp.177 - 204

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

It is important in the information age because with the evolution to technology, access to everything is possible that is why we should know our limitations when it comes to being secured. Security is a process to check unauthorized access, use, alteration or damage to someone's property. Privacy is the capability of a person or group to isolate their information about themselves that might reveal their personality without permission.

2. What is anonymity? Discuss two forms

Anonymity as stated is the absence of identity. Pseudo-identity means that an individual is identified by his/her pseudonym, code or number. This is frequently used in the "witness protection program". Another one is untraceable identity which means one is not known by any name including pseudo names.

3. Discuss the importance of anonymity on the internet

Anonymity is very important because it will help to secure you sensitive information. They will not get you information that easily because they don't know enough information about you. This can lessen theft, access of unauthorized files and any other misbehavior acts.

4. Is total anonymity possible? Is it useful?

Yes, but it is not useful because when doing business or communications online, you need to leave information in which they would be able to see that you are really doing business. If you want to be total anonymity you can just visit sites but not interact with them.

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

Ethical issues and privacy, when sending email to your friend you do not know if it is interrupted or altered of being read by other people. Security and ethics, a person getting you personal information like credit card number and using it for their own good.

6. Is personal privacy dead?

According to the article personal privacy is dead because the surveillance technology has progressed to the point that it is possible to identify individuals walking in the city streets from satellite orbit. All of the communications are being monitored and all of the personal information are being kept.

7. List and discuss the major threats to individual privacy

When they are attracted to some prizes shown in the sites in which they need to go through some registration that needs their private information. The lack of knowledge of the user in giving out information

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

Because some individual are not that educated in using computer. They think that it is alright to send out your information to anybody but they don't realize that it can be used against them. So they shouldn't be giving information to other people whom they don't know and by giving enough information to the site.

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

Some of their information is not protected and they are easily deceived by some people in order to get their personal information.

10. Suggest steps necessary to protect personal identity

Give information enough to be secured.

Use encryptions

Be educated of what is secured and private

Don't just give out information

Don't trust anyone with your password

Don't get carried away by strangers

11. Governments are partners in the demise of personal privacy

Government requires the individual to supply their information in any government organization that is necessary for work, business, schools, personal loans, transportation.

12. Anonymity is a doubly edged sword

Anonymity can be an advantage and a disadvantage for the person.

When you are secured with you privacy in the internet, it is an advantage.

When you try go through something that needs information that it is hard to supply, it's an disadvantage.

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

Trust only yourself and be responsible with what you are doing

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

When you have so called "friends" on the internet, that does not mean that you should be exchanging information with each other. That may be the source of theft, you may not know that the reason in which the person is befriending you is to get your private information. Some people invest in that thing on cyberspace; in short that is their business.

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

If you know the right thing to do you can make information transform into cold cash. May it be good or bad; like you can hack information to make money or create business in the internet. You can sell product and services which can help your customers fulfill their needs.

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

People do not know what should be the necessary information to be given. Sometimes they would just give out information without thinking or knowing the side effects of their decision. They are easily persuaded by persons whom they do not know.

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

The FSMA aimed to restrict financial institutions in sharing customer's information through other parties. They create policies in order to restrict this kind of information sharing.

Who is Barack Obama?

Barack Obama is a Senator that is currently running against Mrs. Clinton for Presidency. In his early years Barack Obama was born in Hawaii on August 4th, 1961. His father, Barack Obama Sr., was born and raised in a small village in Kenya, where he grew up herding goats with his own father, who was a domestic servant to the British.

Submit a transcript of Barack Obama's landmark speech on race that he gave in Philadelphia, Pennsylvania

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

Philadelphia, PA | March 18, 2008

As Prepared for Delivery

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

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

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

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

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

This was one of the tasks we set forth at the beginning of this campaign - to continue the long march of those who came before us, a march for a more just, more equal, more free, more caring and more prosperous America. I chose to run for the presidency at this

moment in history because I believe deeply that we cannot solve the challenges of our time unless we solve them together - unless we perfect our union by understanding that we may have different stories, but we hold common hopes; that we may not look the same and we may not have come from the same place, but we all want to move in the same direction - towards a better future for our children and our grandchildren.

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

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

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

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

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

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

On one end of the spectrum, we've heard the implication that my candidacy is somehow an exercise in affirmative action; that it's based solely on the desire of wide-eyed liberals to purchase racial reconciliation on the cheap. On the other end, we've heard my former pastor, Reverend Jeremiah Wright, use incendiary language to express views that have

the potential not only to widen the racial divide, but views that denigrate both the greatness and the goodness of our nation; that rightly offend white and black alike.

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

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

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

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

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

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

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

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

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

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

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

Some will see this as an attempt to justify or excuse comments that are simply inexcusable. I can assure you it is not. I suppose the politically safe thing would be to move on from this episode and just hope that it fades into the woodwork. We can

dismiss Reverend Wright as a crank or a demagogue, just as some have dismissed Geraldine Ferraro, in the aftermath of her recent statements, as harboring some deep-seated racial bias.

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

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

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

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

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

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

This is the reality in which Reverend Wright and other African-Americans of his

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

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

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

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

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

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

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

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

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

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

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

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

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

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

We can do that.

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

That is one option. Or, at this moment, in this election, we can come together and say, "Not this time." This time we want to talk about the crumbling schools that are stealing the future of black children and white children and Asian children and Hispanic children

and Native American children. This time we want to reject the cynicism that tells us that these kids can't learn; that those kids who don't look like us are somebody else's problem. The children of America are not those kids, they are our kids, and we will not let them fall behind in a 21st century economy. Not this time.

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

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

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

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

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

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

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

mom.

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

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

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

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

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

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

http://www.barackobama.com/2008/03/18/remarks_of_senator_barack_obam_53.php

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

He is the one who introduce him to his Christian faith. He is the one who taught him about their obligations in loving one another and caring for the sick and the needy. And his thirty years over just leading some lost people to Christ by means of housing, ministering the poor, day care services, scholarships and reaching out to the sick people.

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

Thinking the best possible output for a subject would be to work out their problems without resulting to some unfavorable effects or division. By learning to listen and understand both parties will surely reach a good and favorable argument. I'm

impressed with the Singaporeans because they were able to manage their country by just gathering resources from the nearby countries.

Reaction: Casas Bahia

Casas Bahia is very strategic in every area of their business may I be in monitoring, marketing, financial, customer relationship, training, delivery, and etc. Even though they came up with such brilliant ideas in order to gain a competitive advantage in their industry they still consider on how they can help their customers achieving their dream. That is why they had a pretty good relationship with their customers and they got their loyalty as well. For example, they came up with a pretty good idea in creating a market for the poor even though they lack budget. Their strategy is not only for the betterment of their company but they also used it in educating the people regarding their managing their budget carefully by looking at their source of income and how will it affect their decisions when purchasing items. I think their strategy in helping the people and their company compliments each other. They gain the loyalty of the customers at the same time making big profit out of them.

Customer relationship is a big advantage in their business. Through the training that they had conducted to their employees, they were able to build a strong relationship to each other. They make it a point that by the end of the day, there should be a relationship that is built between the employee and the customer. In their training, they build their character as well as their personality in order to interact to the customers with confidence and be ready to satisfy their needs. They help to create decisions that would help the customers gain a relief financially and emotionally as well. This training helps the customer to pursue their dreams at the same time building new relationship with other people.

These are some things that they have shared to their customers in building their dreams and theirs at the same time.

It is not impossible if we are going to apply this in our country because Filipinos, as we all know, they are good in building relationship to each other. We are not called "Hospitable" if we don't build a relationship to others. But we tend to have the crab mentality that we should pull the one who's in top and climb your way up there alone. I strongly believe that we can move forward together through success. We should bring all kinds of classes together to the top without stepping on anyone else. We should have a positive attitude and faith in achieving our goals as a Filipino.

We are not called "Hospitable" for nothing.

Copyright For Non Lawyers

Lesson 2: How do we say that what I'm doing in the computer is against the Copyright?

You try to violate things or copy the things fully without permission

Lesson 3: How can copyright be protected?

There are limitations that should be taken into considerations when copying a copyright material

Lesson 4: In what ways can you commit Copyright infringement in cyberspace?

If you intend to copy the whole material without permission and make it for you own use is most likely a copyright infringement

Lesson 5: How do you know that the activity you are doing is already copied?

When the whole thing is being stated without revisions or anything which makes it looks like an imitation of you material

Lesson 6: What are the things that I can copy?

Facts and Ideas

Lesson 7: How can I notify the people that they can distribute this to other people?

Put some conditions or limitations in you materials so that they would be informed with what you want to happen

Lesson 8: What are the ways I can lawfully copy others work?

If you will use it for you personal interest and not in commercial businesses. You should follow the limitations in copying a copyrighted materials

Lesson 9: When is the time that what you are copying is still fair?

If you are not copying the whole thing

Lesson 10: If money making is already involved makes it unfair?

That makes it unfair because you use it for you own profit-generating activity businesses.

Lesson 11: How will you be probably fair in Copyright?

If you don't make that much interest in the materials like creating a business and advertising it through other people

Lesson 12: Am I still liable and held responsible even though I don't know that it is copyrighted?

Yes, because you are the one who published and used it to your advantage even though it is only given to you by other people.

Privacy Law

Lesson 13: What kind of privacy is being tackled in the cyberspace?

Information of the user

Lesson 14: In what terms can my privacy be protected?

If it is data protected when you submit you information to the things that you do

Lesson 15: How much information should I give out in order to protect my privacy and not invaded by other persons instantly?

Those are only necessary and won't do you too much harm and to your personal things

Lesson 16: How can the law penetrate my privacy?

Creating situations or amending its laws just for their favor and for our own good.

Lesson 17: Can your privacy state that you are doing something not so good?

if there are questionable information that has been stated of has been found

Lesson 18: How can I control my own privacy?

Give such information that is only needed

Lesson 19: How would you know if you violated the statute?

if you try to intercept without having the given powers

Lesson 20: Who are qualified to intercept such kinds of emails?

People who has under the law and have a higher authority. Those who are in doubt or it can create a criminal act.

Lesson 21: Are going into private or personal materials can result to crime?

If there are permissions from the authorized person.

Lesson 22: How can I protect my mails from reading it by other people who are not involved?

By using encryptions

Lesson 23: How can I be liberating at the cyberspace at the same time protecting my privacy?

You should be anonymous so that they can't track you down, but you should do this with clear intentions.

Lesson 24: To what extent should my anonymity must be in to?

That it would not harm other people or making it commit a crime

Lesson 25: Are the things that I'm using can be opened by the company's saying that you are using theirs?

Yes, but you can prevent this by using encryption and anonymity.

What is the sole purpose of EEF (Electronic frontier foundation)?

It is used as a defense in some situations affecting digital rights. It may be in the area of privacy, copyright, innovation, messages and consumer rights.

What does Lawrence Lessig do?

He was once a protector of copyright and some related matters but he decided to shift in other area that will help to lessen the corruption in its system.

What does Creative Common offers?

It gives out free means that let the people work with some rights reserved which can make your creative works legal and guilt-free.

What does Bruce Schneier contributed in the cyberspace?

He is the one who are into computer security and cryptography in which it will help in our privacy. He made a free available newsletter that informs us with the security issues and other concerns.

What is the difference between security and privacy?

Security is the thing that we need in order to survive. Privacy is somewhat a social need to the humans, this makes us peculiar. But these two are related, without privacy there is nothing to be secured.

University Networks and Data Breaches White Paper via Counterpane, What is the thing that's hard to implement?

People who are trying to break in the centralized system in which they steal personal information that might affect the university and the people involved as well. They have uneven security landscape which makes their security weak and easy to break in.

What does Advance Encryption standard do and its benefit?

It is used in the symmetric key cryptography which is popular. is fast in doing encryptions, easy to implement, and little memory required. It is said that it is sufficient enough to protect classified information up to the tightest level.

Where do you use PGP?

It is used to create cryptographic privacy and validations. It is used in encrypting and decrypting emails in order to protect the information in it and to improve dependability on using it.

What else did Phil Zimmerman create with the use of PGP?

He made encryption software readily available to the public and released the source code of PGP to them making it available through the internet.

SELLING HEALTH: HINDUSTAN LEVER LIMITED AND THE SOAP MARKET

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

They introduced a soap that will help lessen the case of diarrhea in India and to improve the health and quality of life of the people in India.

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

Because hands are always used in all activities and it comes in contact with every thing that we touch even though it's clean or not. It eradicates the bacteria in our hand which helps prevent to acquire diseases.

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

They have deep experience in conducting and analyzing consumer research to identify behaviors and triggers points of behavioral change. Marketing expertise to craft communication messages and direct contact programs that can bring about behavioral change. Strong brands that can serve as routes for driving behavioral change riding on their consumer equity. Experience in adapting their products and messages to meet local conditions, cultures, and traditions. Vast distribution networks, experience in sharing lessons, accountability for achieving results and global reach.

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

If they want to figure out how to break the transmission disease with hands, you come up with a hand soap. Their company is the largest producer of soap so there is a possibility that consumption will go up and there will be increase on market size.

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

It is an opportunity to help prevent disease, giving them a beautiful feeling at the same time an opportunity that will help increase the sales which can make it a "win-win" situation.

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

The initiative developed hand washing education messages that each private partner incorporated into its own marketing campaigns that will help increase the hygienic hand washing behavior of the people.

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

He said that Kerala has the highest access to safe water, highest knowledge of prevention of diarrhea because of high female literacy and local health practices such as use of jeera water and high use of fluids during diarrhea. The World Bank project is an insult to Kerala's knowledge regarding health and hygiene. It is in fact Kerala from where

cleanliness and hygiene should be exported to the rest of the world. People of Kerala do not need a World Bank loan for being taught cleanliness. I think it is not that justified but more if an insult reaction. At the first place it wouldn't be recognize as it needed help if Kerala is that clean.

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

At the first place, we would not go there and give our hand if there is no problem. That is why I will pursue my interest in giving the quality of life to the people in the place.

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

They find ways on how to touch the customer throughout the day. They want Lifebuoy to play a role to the people eliminating the common health problems and taking care of their hygiene better. Yes I agree with the chairman because I think that Lifebuoy came into its maturity level and that makes their profit decrease. They should think of other way to reproduce their product satisfying the customer through new and improved products that will help them regain their composure.

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

Yes, because they wouldn't sell to the poor people if they will try to make their products more expensive than before. The customer must realize that what they bought has "value for money". Creating a cheaper product but the same purpose can make the poor people patronize their product.

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

If it is going to multiple contacts it has to be low cost, scalable and sustainable program. It has to be interactive because of the behavioral change that you are into.

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

Yes, because as long as they are still children, you can still teach them without getting any complaints or any neglect of the program that you are trying to impose. Children are easy to teach unlike the people who are sometimes hard-heading when you are trying to give them new ways to improve their lives. Also, children are a big influence in the family.

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

They used education, involvement, shock, reiteration, and reward as tactics.

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

A catchy jingle that is worth remembering even if you would just hear the sounds you will sing it as if there is no tomorrow. This will definitely work in the Philippines because people are always game to this kind of program especially rewards.

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

It comprised of a bottle of glow-germ powder, a black light, and a black viewing box. The powder represents germ and how they are affected by soap. It is applied to the two participant and one of the washes without soap and the other one with soap. It appears visually clean but when placed in the black viewing box under the black light, the participant who used only water to clean his hands will have many spot of germ-powder compared to the other one who used a soap and rinsed with water.

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

Yes, they were able to sustain behavior change according to the report. It grew 30% across states and across regions. They are planning to roll out to other countries as well.

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

This suggests that a lack of adequate sanitation facilities in poor and rural populations might not be the primary factor in the spread of diarrheal disease. This suggest an opportunity to reach out with direct contact campaigns to all socio economic populations to transform handwashing behavior and greatly increase the frequency of handwashing and soap sales.

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

Direct corporate sales lie with Swasthya Chetna. Through strategic selection of villages, it has maximized use of limited funds to reach targeted demographics to increase sales. Research shows that the use of brand can help strengthen the health messages being delivered by conveying quality, increasing customer confidence, and ensuring the messages are delivered.

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

He said that with the PPP and the government as partner can have many access to schools, socialworkers centers and health centers and with the help of other organizations who provide resource input and help crafting funding packages.

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

The program was slowed down and impacted HLL's plans to deliver health education and expand the soap market by the politics.

ICICI Bank Case Study Guide Questions

1. What is ICICI Bank's innovation?

Provides a formal banking to the people who are poor and needy transforming them into customers and at the same time helping them.

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

Linking selfhelp groups with banks. The pilot project was started because by having 150,000 banking outlets in rural areas and a survey found that 36 percent of the poor in the rural areas are still utilized informal sources of credit. Providing credit to poor farmers in order to help them.

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

Because of the small size of transactions and the distance of the branches from the villages are too far. That is why they don't try to exert any effort in this.

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

This are due to the fact that their primary focus has been on access to credit. Because of small loans the key to sustainability to become scale. If it could achieve a large volume of loans, then aggregate interest payment would suffice to cover operating cost.

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

First, the direct access, bank-led model, which was catalyzed by the merger with the rural banking institution. Second, the indirect channels partnership model leverages the relationships, knowledge, and rural network of organizations in the field.

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

Madura replicated Grameen Bank in providing small loans to the client who are in below poverty line.

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

It is three-tiered because it caters to the different level of people in the society. First tier is consisting mainly for the commercial banks. Second tier are for regional banks which operate on rural areas. And the last tier consists of cooperative and special purpose rural banks.

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

Learn to save, people should know how to be thrifty. It should be in their character. Learn to lend what you have saved. You should invest your savings on resources that will help you to succeed. Learn to borrow responsibly; you should be accountable in what you are doing. Taking responsibility with each and every step.

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

Group should be 15 to 20 members in size. The status of the individual if the person is poor. They should pass the criteria; they are doing BOP so other people who are above them are forfeited. Fixed amount of savings collected every month. More than 20% literacy. Savings are used for internal lending purposes. High-level of attendance for its members.

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

This will help the household in improving their communication skills and self-confidence. It also has a positive-impact on income-levels and income-generating activities.

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

It is a payment system to get rid of the cost associated with cash handling. It will work because it has advantages of storage capacity and provides security identification. This will help the people not to bring out money in their pockets and maintaining and monitoring every transaction that you have done.

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, because it is easy to learn and adopt. This will help the Filipinos to be more thrifty and learn to save money for their future use. Filipinos tend to spend their money if they know they have one in their pockets, but if they can't pull out cash or even a coin they will be disciplined with that.

INTELLECTUAL PROPERTY RIGHTS AND COMPUTER TECHNOLOGY

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

Their trade secrets are sometimes ideas and logics which can be easily copied by the programmers in which they will just alter some procedures and add some new functions to the software. They can also add new features in which it will make a good differentiation to their software

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

Because there are some criteria that may be considered broad. For example, no ordinary person can do the software but if you will try to learn how it works it will be easy. You can try to hire a good programmer in which he can copy the functions of the software. IT people can make that software that is available to the market.

- 3. Why is it possible to apply patent laws to software?**

It complies with the requirement of it being patented.

- 4. It is possible to trademark software?**

Yes, because the idea can be easily copied when they see the software. Once the programmer sees the software it they can easily figure out some logic on how that thing works. They only need to change the user interface or add some other features to the developing system.

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

They permit the customer to create backups for their desktops but not to use for other machines. This means that the person who bought this kind of software is responsible in doing his part. It is up to the person if he will distribute this kind of software to other people or just use it with his own computer.

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

Not all people approve of the copyright law because they think everyone's ideas should be shared by all or for some situations that will benefit them.

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

Because of the advancement of technology, the scope of copyright starting to become smaller and smaller that is why they need to enlarge their scope every time

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

Scope should be more specified and wider so that it will apply to all people who have access to contents that are easily obtainable over the internet or other aspects of technology. The penalty to such kind of violations should be heightened.

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

Every time you will use software it will be difficult to the person to use the software because it is protected by the internet and you always need to check if it is updated and with the proper security with it.

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

This will be good if there is a free software so that it would not be a problem concerning to other violations the downfall is that this can't be a good business. Charging support fees for the software may be a good idea so that they can still earn income in this business.

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

It depends on the area where will they distribute the products. You can't sell products in higher price in poor area, which is why the business finds a way to penetrate the bottom of the pyramid. We belong to difference classes that is we it will have a hard time provide fair prices in products.

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

They will buy pirated software because of their tight budget. They don't have enough money to purchase such kind of software which is more expensive. They are just being practical considering their financial status and class.

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

Yes, some people cannot just afford that kind of software. Some software is not that worth it if you will buy that in that kind of price. I think that is one reason in which people patronize pirated software rather than the original and it only serve the same purpose.

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

I think because of the protection that they use for the software is expensive, so that cost is added to the software for their protection and prevention for privacy. Whenever someone buys an illegal copy of software, the money only goes to the seller. The developers do not get

what is due to them making their production cost higher and efforts useless. That is why they add more cost to it especially copyright protection software.

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

Yes, because in effect globalization is integration of all countries into one single standard. And one such standard is protection of copyrighted materials.

ITC e-Choupal Case Study Guide Questions

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

According to the case, The E-Choupal information centers are connected with the use of the internet. It signifies an method to effortlessly bond farmers with large firms, current agricultural research and global markets. The networks of these, each operated by the farmer in each community that is called sanchalak that allow for a virtual integration of the supply chain and significant efficiencies in the traditional system. The farmer benefit by realizing better prizes for their crops and being connected to the world.

2. Discuss the paradox of Indian Agriculture?

Agriculture is economically, socially, and nutritionally vital to India. 23 percent of the GDP is being contributed by this; it also feeds a billion of people and provides employment. Agriculture was heavily regulated because of the government who intervenes with the production of the crops, pricing and aspects of marketing. Ownership ceilings were legislated and inherited land was partitioned into smaller lots. The result is that the Indian farm is a very small-scale operation measured in fraction of acres. This is a result that Indian farmers are poor.

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

It symbolizes an important innovation in the Indian Oilseed Complex that results to better utilization of scarce resources and cropping intensity.

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

There are 3 channel for the products: the mandis, traders for eventual resale to crushers, and producer-run cooperative societies for crushing in cooperative mills.

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

Because mandi service area is varied by the state

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

They are in greater presence in the chain and they have better and organized strategy that it deepened the understanding product dynamics. This triggers the critical thinking of ITC

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

ITC looked at what is good in their system that they are currently using and try to come up with some ideas that can be added to it. they re-invent ideas in the areas of ITC that would not add any value to their system.

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

They have linked the transactions that reduce the farmer cost in the short term, but create a sequence of exploitive dependency in the long term.

9. Was it wise for ITC to install an IT-driven solution where most people would not?
Yes, because they can be able to maximize all effort in the business and use it into its full potential. Even though it is expensive, it will provide accurate results that will prevent unfavorable situation to occur.

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

Because they will serve several purposes such as:

- for generations, institution, individual, and often the weather have betrayed the Indian farmer. Trust is the most valuable commodity in rural india.
- They did not have to invest in building and securing a physical infrastructure
- Is trained in computer operation and act as a familiar and approachable human interface for the often illiterate farmers
- Expects to leverage the power of the small-scale entrepreneur.

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

They realized that by introducing ITC to the sanchalaks creates a motion an initiative that would reduce their commissions.

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

It is used to determine the benchmark fair average quality price at the e-Choupal. The price is static for the day. The farmer brings a sample to the e-Choupal and it will be inspected and asses the quality and create appropriate deductions and give the quote to the farmer.

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

It creates a connection to the rural areas that are inaccessible. This will improve the agriculture even more. Give easier and better lifestyle. This creates a brighter future to the society because of the opportunities that are given to them.

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

Wave 1 is the soya choupal, Wave two is the source of value generation will be preservation of identity through the chain. Wave three. This wave takes identity a step further by building the concept of traceability into the supply chain. Fourth is the wave that will fulfill the institutional voids. The fifth wave

elaborates the rural marketing and distribution strategy. The 6th the last wave, the ambitious vision of eventually sourcing it-enabled services from rural India.

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

A system that will inform the people the climate in the Philippines, this will help the agriculture especially the workers to be aware and be prepared on the things that might occur.

Jaipur Foot: Challenging Convention

1. What is the innovation of Jaipur Foot?

A prosthetic foot that is specially made to the active lifestyles for the poor and cost around \$30. It is provided and serviced for free to poor handicapped citizens in India.

2. What is the business of Jaipur Foot?

This gives the citizen who is handicapped have a chance to return to their livelihoods and pursue their dreams by offering prostheses to the handicapped.

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

People who live below the poverty line and cannot afford health care or services which has an amputated leg that still wants to pursue their dream.

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

There are landmines that have been left in some areas which brings accidents to the people especially the children. Being severely damaged resulting to amputations because of the 9,500,000 landmines that were planted in Afghanistan.

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

Jaipur foot is more affordable than the west because they don't import their materials from foreign countries.

6. What is the Gait Cycle?

It is an activity that takes place between the heel strike of one limb and the succeeding heel strike of that same limb. It consist of the following actions: hill strike, midstance, toe off, swing acceleration, deceleration, and double support

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

Ram Chandra, who was one of Jaipur City's finest sculptors, saw that prosthesis did not facilitate proper postures common in India such as squatting or sitting cross-legged. The limb was made of sponge which made the prosthesis useless for farmer working on rain or irrigated fields. She came up with an idea creating an artificial limb that more closely be similar to a natural foot, was lighter, and was tailored for local conditions.

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

The foot was designed to promote normal foot movements and offer an excellent solution for the poor people. Designed that is necessary for their work and lifestyles.

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

They came up with 4 constraints, the first would be poverty which they should create a low-cost prosthesis with a functional solution in order to facilitate a functional solution. Closed economy is the second constraint, being limited to import of foreign materials in India. Third is the work lifestyle of the people who work hard for long hours and has a possibility to walk on uneven grounds because of the agricultural economy. Last is the limited trained manpower, people who lacks skill in a huge demand for prostheses.

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

They produce prosthesis with readily available and inexpensive apparatus to manage the cost of procurement as well as the cost of prosthesis itself. Each material is locally sourced and does not require special procurement agreements.

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

They attend to give the best accommodation and do not consist solely in speed of service. They provide on site meals and overnight accommodations to develop a sense of community within the facility. There are free meals and accommodation not only to the patient but their family members as well. There are registrations, measuring the best prosthesis for the patient and put the limb's specification under the supervision of a technician.

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

Bhagwan Mahaveer Viklang Sahayata Samiti, a non governmental, nonreligious, and non profit organization. BMVSS emphasizes a holistic approach to addressing the problem of amputees. The society focuses on not only the medical problems of the underprivileged, but also the financial and social problems. Patients are given boarding and lodging facilities at the centers of BMVSS until they are provided with limbs, calipers or other aids.

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

Ossur's annual expenses goes toward administrative and operating cost and the other half goes toward the cost of producing prosthesis. Jaipur I think is more competitive because they use 89% for the cost of limbs and services which can cater more than people which creates loyalty and attracts more customers through their service.

14. Is the Jaipur Foot model scalable? Explain.

Yes, because they expand to reach people who are in the remote areas in India by applying a camp system. They establish camps in remote areas to cater the people to provide them with prostheses. They also establish in new location permanently in order to fabricate and fit the jaipur foot making the jaipur foot available to the clinic.

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

It helped the Jaipur foot to reduce their cost. Through the R & D of ISRO they developed a new technology in that is called the Polyurethane which is a versatile polymer which can be produced in various forms and create lightweight materials for vibration control, shock absorption liners, and adhesives. This will make the foot piece lighter for the people.

Pirates cannot be stopped:

He started poking around on media defender servers. He found folders with names of some of the largest media companies. (1-11)

Commandment: Shall not snoop around other people's files

Because they are looking for some sensitive files that might affect the media companies.

He hands flash drive containing documents which are internal unpublished information (2-11)

Commandment: shall not steal

It is confidential to the company in which he doesn't have permit given by the company where he got the documents.

Cell phone hacks, fake pizza deliveries, denial of service attacks (2-11)

Commandment: shall not harm

People are affected because they are charged some things that they did not do and an exploit to their privacy.

Read media defenders email, listen to phone calls (2-11)

Commandment: Shall not snoop around other people's files

Because you are entering files that is not permitted and it affects the privacy of the people

Uncovered salaries of the top engineers and names and contact information(2-11)

Commandment: ensure consideration and respect to fellow humans

People who are concerned with this affects their salary they earned fairly. This might affect the performance of the people as well as their loyalty regarding their work.

Figure out how the pirate fighting software works (2-11)

Commandment: appropriate other people's intellectual output

It is looking for a way in which you want to destroy someone's software that has a good intention and will help the betterment of the people.

Passed on his expertise to a fellow hacker (2-11)

Commandment: think about social consequences of the program you are writing

Passing an expertise that has intention in destroying other people's software with the right motives to help the betterment of the people.

Company was forced to buy new banks of ip address each month (8-11)

Commandment: shall not harm

The company would spend more than before because of the ip address that are being blacklisted. This can affect the company's profit greatly excluding the piracy of software and other media files.

Access just about any company's computer (2-11)

Commandment: without authorization or proper compensation

Looking in company's secured files with the use of hacking or if you are not employed in the company because there is an intention that might not be good

Individuals would not have bought the music they downloaded

Commandment: thou shall not steal

They should music with have no permits to they people who owned this. They got the music for free even though it should be bought so company can loose its sales.

Voxiva Case Study Guide Questions

1. What is the innovation of Voxiva?

Voxiva's technology turns a village payphone into a communications device with a computer. Calling into their system and inputting the right buttons on the phone, health workers can create new report about the new cases of disease systematically, real-time and accurately

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

According to the book the 3 main ingredients would be: 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. And last is communication back to the field to coordinate response.

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

There are 3 general points that he had summarized. Most projects were deployed on a pilot basis and were fundamentally not scalable. Making a system work in one village in India is something else in order to make it work in other 600,000 villages in India.

Projects are focused on connectivity and devices like putting out new networks or giving the school new computers rather than the critical information flow challenges. Too much focus on the internet and computer to be a solution, precisely the challenges in the electricity, hardware and maintenance cost, trainings and literacy.

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

He observed that people were pay no attention to the fact that there are many telephones in the world about 2.5 billion on the last count. Phones makes the communication more accessible and easy to use.

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

The primary challenge that is being faces is that they need to monitor new cases of disease from more than 6,000 health clinics that are spread across the country. In order to respond in time to hold back new outbreaks.

6. What are Alerta Pilot's benefits?

It is used to address the needs of the people in rural health workers. They allow health workers to submit disease reports in real time from any phone or any internet connection. The users have their own accounts in case they need to report something that can cause the outbreak of disease. Health authorities can monitor the incoming cases through the web or phone. The data that are given are already upon available. The system provides feedback to all users via sms, email or voice mail. Benefits are:

- It is easy to use and accessible
- Quick, better informed decision-making
- Better data quality because data is directly connected
- Allows rapid feedback
- Reduces the paperwork
- Promotes transparency and accountability
- It is cost-effective

7. How can Voxiva help eradicate diseases?

Through the given reports, they can be able to manage the outbreak by giving rapid feedbacks to the places where there are rampant cases of disease. The health worker will be educated in what are the ways in order to control the outbreak or even prevent it.

8. How can Voxiva be used for bioterrorism preparedness?

They can already monitor the patient through their system. That will prevent the bioterrorism from spreading out into the areas. If they see symptoms of bioterrorism, they can quickly report it and put it under surveillance.

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

It encourage two-way information flows. Information systems should not just be there to collect data but to give feedbacks as well. Leveraging existing infrastructure. Not just the use of pc's but the existing resources around us. Avoid stovepipes. The system should be integrated to minimize workloads of the health workers. Software is not a system. Clinic software does not produce an integrated national system. What is needed is the scalability, robust and integrated information systems. Technology alone will fail. Change management and capacity are key that can help the deployment of an information system.

10. What are some of Voxiva's challenges?

- Allowing organizations to collect data from and communicate with dispersed population in a timely and systematic way by leveraging existing infrastructure
- Ensure that the capacity to win new business does not outpace its ability to deliver quality services.
- Focus on key opportunities and avoid distractions
- Deal with challenges and long sales cycles of selling services to governments and international development agencies
- Develop recurring revenues business model that generate revenue from local economies.
- Manage a diverse team and foster continuing innovation

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

He wants the team to have different kind of specialties in order to produce new outputs and ideas that are brainstormed by different professions. As they said, “two brains are better than one”.

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

Yes, the target would be the rural areas who are far from their cities and civilization. Because there are only few doctor to the barrios. So they will be informed and monitor on what is happening in our fellow countrymen.

QUIZ

1. The IEEE tackles about the ethical conduct in general because it implies to the members of the society while the AC, on the contrary, is more complex because it is formulated as a personal responsibility. It describes the conviction of the person while in work or the character of the person is being affected through this. This will be a guideline that would help us to be aware morally of the things that we are going to do in such situations and the appropriate penalty for their misbehavior. With having such a code would help because the person is being reminded of the considerable things that will affect the other people. If an individual ask themselves and consider the things that would be good not for them but for the people around them as well despite the fact the it is not necessarily written but with that thought of the code there would be considerations
2. I think it can be possible because they can see that there are limitations and guidelines to consider in doing their job. Because technology nowadays is a big influence to the people in terms of making decisions and creating the best outputs. We should consider that there is a law to abide in order to respect the other people's doings. If we try managing workforce and means to create and develop information that add to the significance of working life it will help the technology at the present time can damage people without a proper knowledge and control.
3. I think I will not accept the proposal of the management because if you are an ethical person, you will not just consider yourself receiving the benefits and stuff but the people who will be affected. We know that the main function of the Missile is to destroy and harm people not to help people in improving their lives properly. I think at first you will not see the effect of this, but when an unfavorable event happened and the use of the missile is badly needed and unfortunately used and created a chaos you will then realize that the thing you have done in the first place was not a good idea and I bet that your bonus money is already been digested. This will create a long-term impact on the short-term happiness.
4. I think that de Georges Criteria would be appropriate in this kind of situation. If the criteria fit the situation completely, I think it would be best to whistle blow because many people will be affected by it. I think that if I know what will be the consequences, I will be the one who will step up and say what will be the effect of the project and the harm it can be done to all of us. My conscience won't let me tolerate such misconduct in which lives are at stake.
5. If the person has enough conviction not to tolerate the inaction of the management in situations in which can affect the people he will face the consequences of punishment. But he knows in his mind that he did the right thing and it will set him free with his conscience. Even if you are

facing a punishment, at least you're conscience is vivid like water and no thought of uncertainty at all.

6. I think that is the best thing that he did. His conscience cannot take it anymore that made him whistle blow the issue of the ZTE deal. I think it fits the de Georges criteria in a point that it will bring harm to everyone in terms of paying that kind of money. Our children's children will also be responsible in paying for that deal. Of course he knows the consequences of whistle blowing but he has enough faith, stood firm and remain steadfast with his principle which makes his conviction became stronger that he should not tolerate such kind of misconduct. I think he will be vindicated in this issue because he has the right attitude towards it.

CORPORATE SOCIAL RESPONSIBILITY

**CORPORATE SOCIAL RESPONSIBILITY
FOR
SANTECH ELECTRONICS**

SANTECH ELECTRONICS:

The company offers convenience to customers as a service in selling retail products like amplifiers, speakers, integrated circuit, and other electronic accessories to customers.

THE INNOVATION...

SANTECH ELECTRONICS reallocate the pattern of just selling products to a gainful social responsibility to the society. By providing a record contract for the unfortunate individual who wants to show their talent. These individual does not have the opportunity to demonstrate it. By lending our equipments in exchange for advertisements and promotion of the business. The company will sponsor concerts and fundraising activities especially for the environmental, social, and educational activities. We can serve as a tool in educating the people and building hope with the use of MusiCause and DreaMusic program.

The company began in 1995 when Mr. Tony Lim, Co-owner of the company, bought a building in Quiapo and thought of selling electronic products to people within the area. With the help of her sister and co-owner, Ms. Estelita Hung, they manage the business. As the business grows, they thought of selling sound systems and audio visual equipments to cater people who are fond of having sound and visual entertainment in their houses. Soon after, schools bought from the company to provide an effective teaching process and restaurants also came to buy to gain an edge in their respective businesses. Now, the business is still gradually growing. They are finding and introducing new products to sell in the market. The company is also expanding within the area and is planning to expand in strategic places.

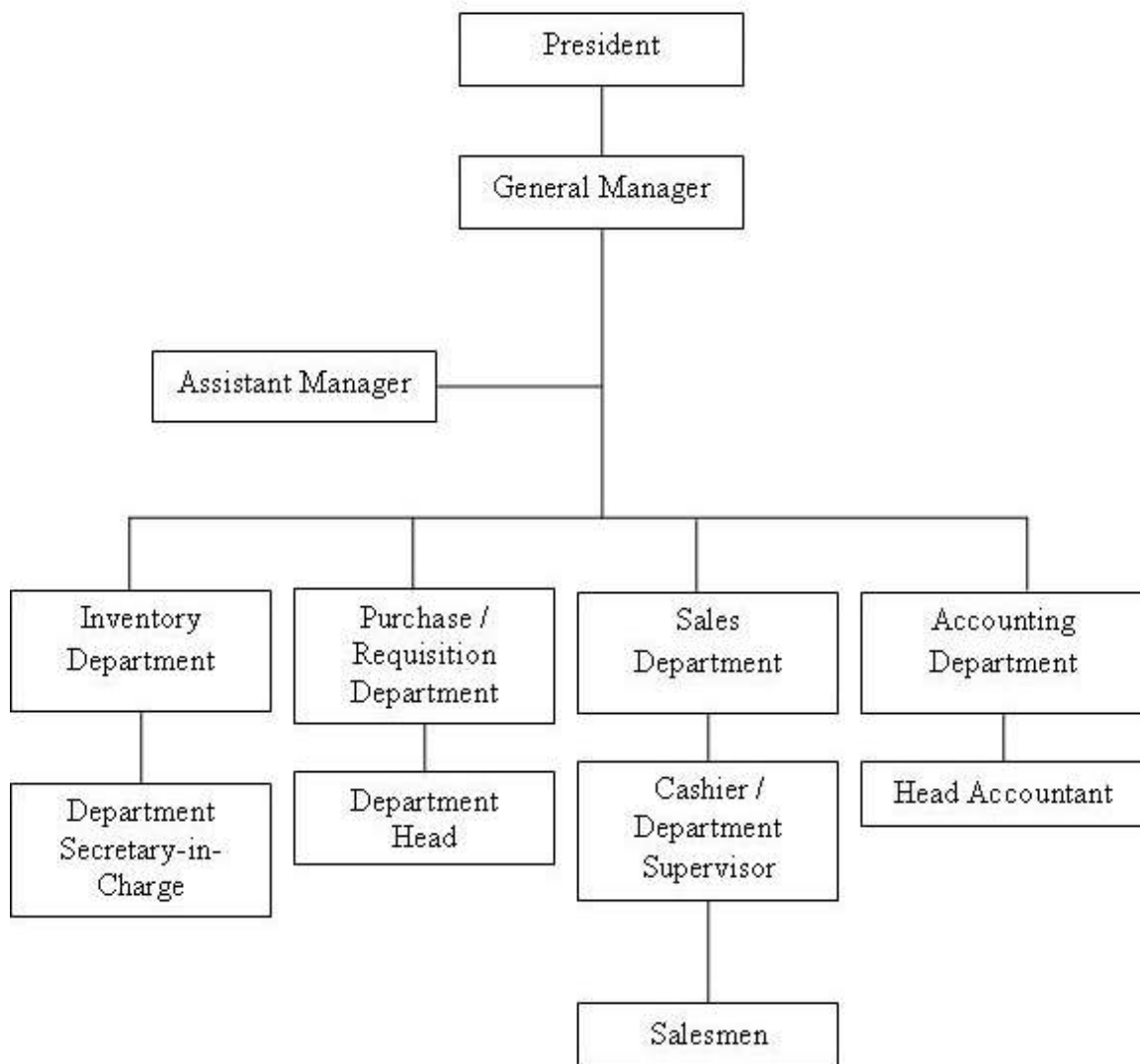
Mission

To provide quality services with promptness in giving convenience to customer needs.

Vision

To be the best seller in satisfying the growing electronics market in the Philippines

Organization Chart :



| Position/Department | Description |
|---------------------------------------|---|
| President | The founder of the company. |
| General Manager | Overall supervisor and chief decision maker. |
| Assistant Manager | Monitors and helps each department |
| Inventory | This is where the stocks are stored |
| Department Secretary-in-charge | Receives and tallies the stock |
| Purchase | The ordering body of the company |
| Department Head | The one who orders products from sellers. |
| Sales | This is where selling of company items takes place. |
| Cashier | Receives money from customers and also Acts as supervisor in the sales department |
| Salesmen | Personnel that is in charge of selling products to customer inside the store. |

| | |
|------------------------|--|
| Accounting | Handles the book keeping of the company. |
| Head Accountant | CPA(Certified Public Accountant) of the company. |

Company competitiveness

Quality of Products – The products sold should have good quality to ensure customer satisfaction and together with good customer service, chances of successfully selling your products are high.

Customer Service – Good customer assistance is the best way to sell your products. It's like guiding the customer to the finish line which is letting him buy and patronize your products. This would also make them loyal to company.

Pricing Strategies – Pricing plays a key vital role in selling. If your price is right, then the customers will buy. Even though the price is expensive, but if the quality of it is very worth it, the customer will still purchase the product.

Management Experience – Handling people is a very important task. If you know how to deal with your people, know the in and outs of your company, work will be smooth and will bear good outcome.

Technological Expertise – Knowing some technological capabilities is an advantage because it is a special tool in improving process during work. So the customer would believe that the product you are selling is very easy to manage and use.

Company Strong point

Good Research Product from Suppliers – Products from suppliers are easy to sell because of their great product that they sell to their retailers.

Experienced and Well-trained Employees – Employees came from other companies that already have experience. With this, employees would know how to manipulate and handle such situations.

Centralized Management - The management is totally centralized. The leader makes all key decisions and most communication is done by one on one conversations. It is particularly useful for entrepreneurial retail business as it enables the founder to control growth and development.

Multiple Suppliers – Having many suppliers is beneficial because prices will not be controlled by the suppliers. You would have an opportunity to bargain their products and offering them at a low price.

Payment Cycle – having a long payment terms to the suppliers would help the company to use the other money to provide other source of income.

Just Compensation – paying their employees will help them to be motivated and improve their job and create a more relationship to their customers.

Innovation...

MusiCause

The MusiCause is from the word “ Music for a Cause”. The company will sponsor the equipments for their mini concert or fund raising concert. They will benefit by promoting their company through advertisements and sponsorships. Getting a small percentage for every successful concert is not their main concern but the ability to help promote the betterment of the environment and the society.

The key objectives of this program would be:

- To help promote in saving the environment.
- Produce business that represents competitive gain in their industry
- To build the fund raising programs
- To give focus on the events happening to the society
- Giving the people the “information” in the happenings of our country

DreaMusic

This program’s aim is to lend those individual who has a passion for music but does not have a capability to produce it. The company will lend its equipment in order to help the people to produce or create their own music. To help publish their own music that can help them to gain breakthrough in their passion. Giving them the opportunity to achieve their dreams.

The key objectives of this program would be:

- Help unfortunate people to illustrate their talent
- To encourage and inspire the individuals
- To find their talent
- Give them the quality of life
- Bestow hope in each and everyone

- To be a stepping stone to their dreams

MARKET RESEARCH

Many unfortunate people below the poverty line have potential in terms of music. Since every Filipino tries to show their talent in singing in different karaoke places, this is a good start in showing their passion in the music industry. To reach the people below the poverty line who has no capability to create or produce music or own an instrument.

There are programs that talks about the improvement that can help everyone of us such as the environment, society, relationship, and any other things that concerns us and the country. We think that this is a great opportunity to lend our company's hand by providing or sponsoring the events that they held. Our company is in participation to these kinds of events. The company cannot create their own fund raising activities but they can merge to these events/programs in order to reach out the people in best way as possible.

MusiCause Program Design:

Identification of events

The company will determine the event that is suitable for their sponsorship. Not every event will be authorized by their sponsorship and lending of equipments. Events that will benefit and that is built for fund raising environment will be assisted for sponsorship and lending of equipments. For example, Scholarship for the poor people concert, the equipments will be lent and the event will be sponsored by the company. But for the concerts that is only for their own good will not pass the criteria for the MusiCause. There will be a written agreement in which there will be indicating the guarantor of the said transaction.

Events Setup

The equipments that are being borrowed by the event organizer will be setup by the company. Santech will provide the people who will setup their equipments so that they will be able to minimize the risk of getting the equipments damaged. The equipments that are being borrowed will be monitored by the assistant manager of the company so that in case of unfavorable situation occurred there will be a person who will be responsible will act as a guarantor of the said equipment.

Rules and Standards

Equipments will be not be used for any other purposed aside from the said and written event agreement. Theft of some items will be held liable depending to the said agreement. If the said agreement narrates that they will be fully responsible for any damage and loss done within the event, they will be the one who will pay for it otherwise there will be a void of contract.

Promotion Cycle

The company will setup advertisement paraphernalia's just for the company to be made known. This will promote the company name and create more customers than usual.

Income Percentage

If the fundraising activities earned more than what they have expected, there will be a certain percentage that will be given to the company. It will be treated as an honorary cash or compliment for the support that they have given.

Delivery of Equipments

Equipments will be delivered by the company.

DreaMusic Program Design:

Identification of individual

Lending of equipments and recording will be provided for the individual who are considered to be passionate, poor, young, and willing to demonstrate their talents. Not everyone will be given a chance to record their songs. The criteria will be based on their potential, if the person can sing they will be given a chance to borrow instruments and try to improve on their skills, if they succeeded and qualified to record their song then their song can be recorded and it will be distributed to some recording companies. The company will help to build the first step of their dream.

Recording Conditions

Those people who are able to sing will be catered by the company. The recording will be done in the company and edit the song of the person. Their song will be published in the cd, and if by any chance they are a good singer, their song will be redirect to recording company. So that their song will be heard and evaluated further.

Lending Conditions

Equipments that are being borrowed by the person will be recorded and monitored by the company. If the borrower has a bad record in terms of borrowing, they will have a lesser chance of borrowing the said equipment. The borrower will take full responsibility to the equipment since he is the only one using it. Equipments will only be used within the company's premises.

Percentage

If the person has given a breakthrough because of his talent, the company will have a percentage for the record company. This will be a form of gratitude towards the company.

VALUE ANALYSIS

They just found out that not only in selling products they earn but they can also earn by just lending a hand through sponsorships, lending equipments, recording at the same time helping the community. They can earn not just in the form of money but in the form of building their company name as a supporter for the fund-raising activities and helping the less fortunate individuals who have talent in some areas. They can reach out to the people with their equipments in events and sponsorship. Their equipments serve as an instrument for educating the people.

VALUE TO CUSTOMERS

The customers are given a chance to prove their competitiveness despite their financial crisis. It would be a big help in achieving their dreams. In terms of events, collaborating to the event organizers in imparting their mission in every area of the environment, education, society and other fund-raising activities that will serve as a means of informing the people of what is happening around us and what can the people do to improve their society, education and environment.

VALUE TO THE SOCIETY

In return, this will help the society keep in touch and be well informed about the happenings in our country. This will serve to educate the people and make a move in creating a better world in terms of the fund-raising events. In terms of the unfortunate people, this will provide as a stepping stone for their dream to be reached and their goals in life. It will help to experience the quality of life. It will also help them in creating a self-achievement in their part.

COST

They will invest for the equipments just for lending. They will anticipate the future unfavorable situations that might occur. The goal of this program is not focused on making profit even though there are some things that are included but it will serve as mediator in fulfilling dreams of the less unfortunate people and educating the society about the status of our country.

REVENUE

The revenue will be dependent on the percentage of each event and the items sold due to damages.

MARKETING

Our marketing strategy will be in a form of advertisements in events and promotion of the equipments. The lending of instruments through the events will convey a personalized message and build trust of low income people. The company believes in giving immovable opportunities like developing their talents and educating the people. The best channel in building a good foundation and relationship to the people is through their talents and concern for their society. The main goal is to educate and discover their talents. The company will give flyers and contacts about their company's objective. They can also help in marketing the events that they will be sponsoring.

Via word of mouth, the company will have less cost in promoting their goals at the same time helping them to reach their objectives. Word of mouth will be the most important element in marketing since it can influence other people's decision so the company should create a good relationship between the parties involved.

RISK MANAGEMENT

Since the objective of the program is to lend equipments, the primary risk is that equipments might be damaged or stolen. So in order to secure the equipments from

misuses or theft, the company will sign a contract with a guarantor for those kinds of situations and they will be held liable for it and the borrower will lose his credibility to borrow equipments.

Strategic importance of DreaMusic and MusiCause

These programs successfully made a channel for promoting the company earn money and help the society at the same time. It also increases the revenue of the company through promotion and advertisements where the events take place, and fund raising activities that helps the society and the environment.

Sustainable Growth and Innovation

The company is finding new ways on how to use music to attract more people through lending their instruments. In the future, the company plans to join hand in hand with famous musician and singers and supporting their fund raising activities. The also plan to help government and charitable institution of their programs to the society.

Challenges

The challenge of Santech is to retain the interest of the poor people despite their financial crisis and continue pursuing their dreams.

Far places and weather affect the condition of the equipment in order to protect them the company invests in durable equipment cases.

For theft and damages by the equipments, they are trying ways to insure those equipments.

Key Learnings of DreaMusic and MusiCause to Santech

These program helped Santech understand that poor people have hidden music talents that needs to be develop and realizing that having concerts for a cause can promote the company and help build the society. Poor people can be a source of revenue if given attention and supporting fund raising concert will help the society as well. Business is not always business. Business is dynamic where interaction between two individual is needed and be mutual in giving and receiving benefits which is a give and take scenario.