

# An Ethics Reader

By:

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In

**ITETHICS**

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**Book:** *Business Ethics by David Stewart*

*“As nations race toward a global marketplace, the need for commonly accepted ethical standards has taken on new dimensions of even greater importance. Economic development – and the political forces trying to accelerate it – requires that ethical standards substitute for the use of force. Since trade, technology, and finance are the primary tools of business, there is a crushing need to make business ethics an integral part of business training.” - Ralph Schey*

The quote by Mr. Ralph Schey made me realize that ethics shouldn't be treated lightly, and that there are other reasons why ethics should be learned or rather develop. The introduction of the 1<sup>st</sup> chapter discussed the different ways how a person can learn. One way is through reading books, another is through talking to different persons, through life experiences, and lastly through personal development.

Through the discussion of personal development, the concept of self – interest was raised. The chapter discussed that every individual has his/ her own sets of self concepts and morals. Every individual has an egoism that defines their set of standards that suite their daily life and environment. If we were to be placed in another world that does not have any legal system, law, government, or what right and wrong is, there wouldn't be a formal set of standards/ morals since every one of us has theirs.

Another topic that was discussed was about the two different moralities, the individual and the business. I believe that there shouldn't be a difference between the two moralities since morality itself is a set of good values that everyone should know. If there is a difference between the two, then some points that are not in common shouldn't be part of it but that should not be the case, for me the goal of morality is to educate and develop every individual the concept of right and wrong. Although later on, the topic made me realize that those two moralities are like 2 different individuals, each

has their own unique traits and abilities which, one side may agree on a certain element which the other one does not.

Dialectical Reasoning was also discussed in chapter one, the one part that I do not understand clearly. Dialectical Reasoning is attempting to discover ones truth through a repeating process of understanding the partial truths. As I view it, if a problem occurs, one does not only figure out how to solve the problem, but also figure out why and how the problem occurred in the first place. After finding out why and how, you then again search for why that instance can turns into that effect, same goes for the cause. Basically you ask yourself and figure out again and again until you can come up of something unique that can help you understand clearly the truth behind why that problem occurs, and that's what dialectical reasoning for me is, I still don't understand it that clearly but that's the way how I understand it.

Going back to the quote, it says that ethics as a growing part of any business and that every business should have an ethical way of doing business. Nowadays people tend to forget to consider ethical issues that may affect their business in the future. Although the effect may not be immediate, it will surely take effect after sometime. In order to eliminate or prevent such things from happening, one must consider ethical steps are method in conducting such business, with that step taken into consideration, not only you are preventing a problem in the long run but also creating a competitive advantage against your competitors. Knowing ethical standards for business may also be viewed by the customers or other people as a morally centered corporation or business, nowadays people tend to do even the most dirtiest form of business just to get a source of income for their daily needs, with ethics coming into scene, people can pinpoint which business transacts their business in a ethical or unethical way.

As I said before, ethics shouldn't be taken lightly; it can help us or break us not only in terms of business practice but also as an individual. Ethics, as stated in the book, is something that most should know of, it states how important ethical thinking can be in different problems.

**BOOK REVIEW**

Book: *BUSINESS ETHICS Sixth Edition* by Richard T. De George

**The Myth of Amoral Business**

*“The myth describes how many American businesses and many American businessmen and –women perceive themselves and are perceived by others: Business is concerned primarily with profit. To earn profit, a business produced goods or provides services and engages in buying and selling. According to the myth, however, businesses and people in business are not explicitly concerned with ethics”*

I for one, really agree with the statement, with a lot of businesses growing today, you cannot really get a hold on their style in terms of business process. Some includes ethics as a part of their business but others do not. Some people only need to think some scandal in order to make headlines in the newspaper or local news in order to feature their product or service while others even though they have no exposure, are still going strong because of their ethical advantage over other business. People nowadays only see business as a way of gaining money, the method; they don't even care how they earn as long as in the end they earn money.

I remembered a quote from my joseriz subject that the end does not justify the means, it clearly states that even if your intention is good or is positive and can help other people around you, the way to achieve that, even if it is wrong or a bad method, still it doesn't prove your intentions to be positive. Both should be positive, do your positive intentions in a positive method. What happening today is the end does not justify the means; it's pretty sad considering how many people consider ethics as a part of their business only to be ruined by those business who only see it as a money making scheme.

**Business ethics as a movement**

*“Ethics has always been a part of business, and to speak of ethics in business is neither a new nor any different from speaking of ethics in any other area of human endeavor. Nonetheless, what we can refer to as business ethics movement is of relatively recent vintage.”*

In my opinion, I think more movement like this happen in the Philippines alone, as you can see today there is a lot of business that is being taken advantage of just to earn profit. For example a lot of people engage in the business of smuggling. It is ethically wrong because the people doesn't know if the products their smuggling are of a high quality or not, second is that people engage in illegal businesses such a drug trafficking, drug making and selling drugs. Normally nothing is wrong in selling products but if the product that you are selling is illegal, the whole point of you selling products will become also illegal.

With this kind of movement present in the Philippines, not only it can help our country in terms of economical growth but also a growth in ethical advantages over other countries. With a lot of unethical business that's taking place in different countries, other foreign investors will perceive our country as a safe spot to start up their business. Another advantage is that it also helps the people in our country because with a lot of businesses that's starting up here, a lot of people will get jobs and those jobless people will have a chance to have a work for their family.

### **The American Business Value System**

*"The Myth of Amoral business in part reflects, and in part ignores the fact that American business is embedded society and shares it values."*

In America, business system is often described as a free- enterprise system, In contrast with socialism, American business claims to be free from government ownership and domination. It is, of course, not totally free from government intervention, or of government support and protection. But freedom of government that forms an important basis for business activity in the United States. It has a positive side, freedom in terms of the employees and consumers. People value and emphasize freedom as opposed to planned, directed, state owned and state dominated economies. But it also has a negative side, in terms of control of the business operation on how they give salaries that is in parallel with the human rights code or law.

## Business Ethics Ethical Decision Making and Cases

HF 5387F42005

“The term ethics has many nuances. It has been defined as “inquiry into the nature and grounds of morality where the term morality is taken to mean moral judgments, standards and rules of conduct.”. Ethics has also been called the study and philosophy of human conduct, with an emphasis on determining right and wrong.”

Ethics in this part is discussed as a whole not as only the word ethics. In the succeeding discussion in this chapter, they emphasized on ethics as a basis human conduct in which it indicates on how well a person has acted in ethical terms. Not only ethic is viewed as a whole and is discussed as a whole, but also the different factors to consider in making ethical decision in the business world. There were different problems in the business world that management alone cannot solve,

Honesty and Truth was also discussed in the book. It differentiates Honesty from Truth and how those two affects a decision making. Honesty is explained as the act of serving oneself to commit to another person or any instance however truth is explained as the commitment in what is happening. That's how i understand the discussion on how truth and honesty differentiates.

The most interesting topic though is the conflict of interest. People as discussed in the book has different point of interest. Each interest may be good nor bad depending on who is judging the said interest

In a company, many people means many points of interest though the most dominant interest should be the company's main interest but as the interest of a company grow the interest of the people within that organization also grows and most of the time, the interest that evolved is more towards personal than in organizational.

**BOOK REVIEW**

BOOK: *Business Ethics Ethical Decision Making and Cases*

HF5387F452005

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## BUSINESS ETHICS

## Policies and Persons

Goodpaster, Nash, de Bettignies

HF 5387G662006

In overview of the book, most of the topics were all about discussion of different cases of real life business problems. Different case studies were handled in different approaches, point by point analysis, role playing, distinction and many more.

One part of the first chapter briefly discussed if ethics can be taught or not. The book points out each of the sides in whether it can be taught or not. If ethics can be taught then there should be no problem that will incur in the future if ethics is taught in schools and colleges. Another point said that ethics is a mere evolution of humans critical thinking capability in which the person decides in whether he or she must adapt ethics or not in his/herself by means of experiences in life.

*“Ethics can be taught nor not, it really depends on the view of the person, although each has its own pros and cons, its not really a down side for each but rather an actual advantage for the person”*

I really agree with the quote above, not everyone is the same that if they liked learning ethics, they should spread it so that the quality of ethics in the world should be in the same level as theirs but rather people learn in many different ways, it is really up to them how they want to learn ethics, if it is by classroom teaching then so be it, or if it is by experiences or critical judgment then so be it, we must not force someone to learn how we learn but rather how they want to learn the said topic on each of their preferences.

Role playing was also discussed in the said chapter. People that cannot understand how to point out events in such case study must put him/herself in the problem as if it was them who have that problem. They absorb the feeling of how a person tackles an ethical problem in terms of point of view, ethical defense, ethical pros and cons and the likes.

The discussion that attracted the interest is the topic of structured questioning. Structured questioning is simplified as to breaking down a certain problem in to smaller dissect-able pieces. In other words, dividing the problems into tiny bits into which the person can see which of the bits contributed to the arrival of such problem. Even as a simple day to day problem can be as complicated as you can imagine if one use the structured questioning methodology in approaching and solving any kind of ethical problem.

The most complicated part of this structured questioning methodology is that sometimes the tiny bits that are dissected are leading to a more complex problem that sometimes is out of the scope of the problem which leads to another problem that has no relationship or whatsoever to the original problem. This is the hardest part to solve in whether the person should include such bits into the final analysis of the problem or to eliminate the said bits. Critical ethical thinking and decision should be present in this kind of situation

A good chunk of this book discusses on the pros and cons of real life problems that's happening in the world of business. Most of the problems discussed were more of an ethical problems than business side problems. Most of the problems were in fact taken from America and is now used as a basis for teaching business ethics there.

## BUSINESS ETHICS

Mistakes and Successes 1<sup>st</sup> edition

ROBERT F. HARTLEY

HF5387H362005

The book focuses on real problems that happened in the past, from those problems they tackled every point that a certain case had. From there on, different approaches and method were used in order to see the ups and downs of each side so that their research wouldn't be a biased one. From the 1<sup>st</sup> chapter, a quote that I really agree the moment I finished that sentence is "*Unethical and illegal actions do not go undetected forever*".

I totally agree with this statement, although I answered it based on my experience and it is a little bit biased. Being a child back then, I never knew that doing bad things will have any consequences, until the day that I did something bad. I didn't know what was coming for me but in the end I was punished by my parents for doing such a bad thing. Some people call it karma, something bad that will happen to you if you did something wrong to others. I don't completely believe in karma but I respect others opinion about it that's why I don't completely neglect what karma means to other people.

Based on the quote, bad things will be a secret for a limited time, but when the times comes for it to expire, one way or another, it will eventually come out from where it was and will eventually come out for you. People must know the consequences of their action, whether it will be for the good or for the bad, "*The end does not justify the means*" the one quote I remembered during our joseriz class last year.

Another quote that I also agree on is "*The control function is best centralized in any organizations*" Sir Pajo mentioned to us during one of our discussion about self governance. Having self governance is the best way of controlling one's self. Based on the book, one of the cases that it tackled was having a department to control the performance issue of a certain service. That company had that specific department in a centralized way which is a wrong thing because, having a centralized department for that will not have an accurate control over the performance of the said company. It will be best to breakdown that big controlling department into smaller pieces and to be sent or positioned in a specific area in the company so that it can be monitored accurately.

*"Large firms are vulnerable to the public"* the quote simply means that a large company, especially a production firm, will be very visible to the public, in other words, they are easily monitored by the public. With that sense, they are open for good/ bad critics, harsh rumors and such that may affect the company's performance or reputation. It will always be good that such large firms will have some kind of "ambassador of goodwill" to the masses which will actively cooperate with the masses.

The book offers many cases that relate with the issues regarding ethics in certain businesses, a lot of them are very similar to past cases that I have read but they differ a lot on the approach of each book. Some approach the problem in a philosophical manner while others approach them based on law. For me, I can say that this book solves cases but also shows you the cons of each method, neutrality if you may call it.

**BUSINESS ETHICS**

Readings and Cases in Corporate Morality

4<sup>th</sup> Edition

Hoffman, Frederick, Schwartz

HF5387B872001

The book starts with the quote “To everyone who proposes to have a good career , moral philosophy is indispensable” I truly agree with the quote. With the intensive reading i did to other books, i simply cannot refuse that moral philosophy is a must for any business that wishes or aims to be successful. There have been a lot of study in which the lack of moral philosophy (and some times ethical thinking) led the downfall of the business.

The book also discussed a brief history on the evolution of business ethics from 1984 up to now. The nature of business ethics is to resolve the matter in lined with some questions. The three questions that was discussed was:

1. Which is the better decision from a business point of view?
2. Which is the better decision from a legal point of view?
3. Which is the better decision from a moral point of view?

With the three questions above, i think that the way they handle cases is in a appropriate manner, because some cases in other books were handled due to experienced which is i think is biased in a way. With those three questions that guides the case study, i think that every point of view in the case will be tackled and will be dealt with equally.

The rest of the first chapter discussed the difference of rights to principles and how they interact with each other. Rights, as stated in the book, has several level or layers of rights, there are limitation to such rights and from that limitation comes the barrier of rights, The barrier of

rights is the separating factor from what you can do against what you cannot do simply due to nature or to the law.

The book discusses primary rights and secondary rights, primary rights are those needed by every individual, right to education/ choice. The secondary rights are the rights of interest of every individual. As stated in the book, these two rights must co exist with each other in order to have a harmony in the world. Without a proper balance of the two rights, conflict of rights will arise.

In the next succeeding chapter, money was discussed into having a bad effect in most of the people in the business/ corporate world. Money being the primary cause of the downfall of such successful businessmen/women. Was analyze as to why money is the primary cause. Due to further analysis, money as of now, is the most powerful thing or object that a man can have in its possession, with money, he/ she can buy anything they desire. With the lack of money in order to achieve what they want, they resort to illegal/ unethical ways just for their personal needs/ desire.

On the other hand, money was also discussed on how it can help resolve that existing problem and how to eliminate it in the future. With proper orientation to such individuals, we can eliminate not only in the corporate world but also in other aspects of life.

BUSINESS ETHICS

WILLIAM H. SHAW

HF5387S471996

The first part of the book explained the essence of having a solid conscience, having moral principles that guide your conscience. The only thing that will shake your basic foundation is whether your moral principles are questioned if it is right or wrong. Moral principles will be the basis of the way on how you judge things in your own perspective.

Moral reasoning is also discussed in the context of argument, which is a group of statement that has a conclusion made from a set of premises. From moral reasoning comes personal judgment, from there, your conscience will now guide you as to what to decide in terms of judging the said incident or instance. The remaining of the 1<sup>st</sup> part discusses more on the nature of morality for example: morality and personal values, Religion and morality, ethics and so on.

The 2<sup>nd</sup> part of the book discusses more on American businesses and its nature. Different business terms are derived here, like capitalism, profit motive, competition, and corporations and so on. This part of the book explains the basic knowledge one must need in order to judge ethical in the business.

The 3<sup>rd</sup> part of the book discussed more on the people in the organization, why they are needed and how important they are in the organization as a whole. And also the last part which is part 4, it focuses on the business and society, how those 2 interacts with each other and also how the 4 parts of the book also interacts with one another.

The book is a very straight forward one in terms of learning insights. It briefly discusses which are which. The point of business ethics may come only when you are reaching the end because from the start, the book is only elaborating small details of

needed knowledge in order to ethically judge as a person. After that, deeper and deeper will the lesson go further and ethical questions will be raised more often.

**ETHICAL ISSUES IN BUSINESS**

***A PHILOSOPHICAL APPROACH 7<sup>th</sup> Edition***

**Donaldson, Werhane, Cording**

**HF5387E792002**

The point of the book is to elaborate and discuss different issues that is revolving around the different types of businesses today. Ethics, as a whole, can affect any business which depends on how the business will handle such cases. Most of the cases that was used in the book are past events in some companies/ corporations that have been studied and dissected for ethical purposes.

The first part of the book discusses the different level of issues of ethics in general. How ethics affects the function of the business, performance, effectiveness and efficiency. It points out that in every business, ethics is a must because not only there will be a benefit for the company, it will also have a positive effect to the external environment of the said company thus, which will generate a advantage in their competition.

The second part discusses how ethics affect the different profit, property and justice issues of ethics to the business. Without proper knowledge of basic ethics, people will never learn how to judge if their business partners are doing things ethically. Any business should know of this because transactions are the key to a successful business. In this part, the judgment of knowing what is ethically right or ethically wrong is explained in order to see the differences between the two.

The third part is all about the corporations, persons and morality of the organization in line with the ethical issues that surrounds them. Knowing basic ethic is enough to judge whether an entity is right or wrong. Additional information on how to handle Organizational issues in relationship to ethics is viewed here. Different informations about past corporations have been gathered and dissected here to view the problems and solutions to such ethical problems.

The fourth part is international businesses and ethics. Of course being ethical should not only be for your own country, you should always consider other countries in order to be ethical. Not only you know the issues within your area but you should also know the different issue that may arise in the future thats why you should always consolidate with other foreign companies in regards to such matter.

And the last part is the contemporary business themes and ethics. With the different points of ethics discussed, different cases are presented here. These cases are solved bit by bit to be understandable to the readers. Different methodologies were used and different points of views were accepted. Some pointed out a conclusion while some did'nt.

**BUSINESS ETHICS**

*A Global and Managerial Perspective*

Fritzsche

HF5387F751997

Business Ethics a global and managerial perspective mostly covers decision making in the point of view of the top people in the business. It covers many cases in which decision making showed a big impact to the company's success.

Ethical Problems in Business, there are a lot of problems in the business world, financial, economical, social, etc. but the book focused in ethical problems which mostly happens to any standard business. The book points out different problems which result to different cases. Knowing your problem in the business may result to a good outcome because you know what your problem is from the start.

Moral Standards, the book defines moral standard and the basic guidelines in which people can consult on if they have such confusion in terms of moral standards. Some rights are also discussed, but mostly this chapter covers the basic foundation of your ethical decision making in the future. Without the proper knowledge of such foundation, i believe that you, or other people, will have a not so effective decision making in the future.

Ethics in Decision Making gives hope to companies (big or small) to me competitive in their specific industry, without knowing ethics, it may lead to the downfall of such company. It is really common nowadays that some businesses don't consider ethics as an important element for any business, thats why in the future, they have some problems which they will have a hard time solving it.

Making Moral decisions plays a crucial part to any problems in the business world. Moral decision should and always bear positive outcome in any given problem. If it fails to give some positive

effect, then the decision makers did not effectively and efficiently analyzed the problem and they did not made moral decision but a amoral decision.

Today, some businesses are considering ethics as an important factor to their success. Some companies even make ethical codes for their own company. Ethics today is being practiced more frequently than it was before. If people continue to practice ethics not only in the business world but also in other aspects, people can be successful as they want to be. As ethics is growing, a lot of issues also arise with it and at the same time against it.

Professional Ethics and Etiquette

Ferguson

HF 5387P762004

Most part of this book focuses on being ethical in a professional point of view, not as a part of a business. Having good ethical standards will not only affect your job, it will also affect your life in a way that it will bear positive effects.

Chapter 1 explains the different advantages if you gained self knowledge. Of course it will be better if you know yourself much more than you used to. This thing will lead you further down the road if you gained an understanding of yourself. With the advancement of your self knowledge, along comes your ethical responsibility and judgment.

The next chapter discusses on being mature in terms of ethical wisdom and judgment. Having experience past ethical judgment, what other things can you do in order to improve your decision making skills in both personal and professional life. Although having a lot of knowledge in the pros and cons of every decision will not net you the most effective and efficient solution, it is still up to you whether you will agree or disagree in any given situation.

The next few chapters explains ethics in a form of personal manner/ mannerism. Ethics as a part of life should not only be a one time deal, it should be carried all throughout your life in this world. Ethics will be the one who will give you a competitive advantage over others not only in the business world but also as an individual struggling for a place in this world.

The book looks at different personalities and qualities in making ethical decision through case studies and etc. Through these case studies, they want to produce effective & productive professional relationship

For starters who doesn't have any clue on ethical judgment and knowledge, this is a very good book. Not only it will help you understand the basics of ethics as a person, it will also help you realize that ethics as of today, is such an important matter that other people take for granted.

**The Right Thing**

**Conscience, Profit and Personal Responsibility in Today's Business**

**Jeffrey L. Seglin**

**HF5387S4342003**

The introduction part of the book elaborates the personal experience of the author. From his ethical experience down to his personal experience which leads him to his own unique development of ethical judgment.

Most topics discussed in the book contains a example in a form of case study which is further discussed in order to know the right and wrong ones in such given case. Most cases included are open ended which means it is up to the reader what they should do in that given case. The book is not biased to a limited number of opinion but it is reader and opinionated friendly because of its style not to make decisions but rather let the readers decide what should happen as if they were the author of the book.

The book wants to gage your understanding on ethical judgment as if he is asking you "will you do the right thing?". Different elements may affect your decision but in the end it will still be your decision and therefore you must take full responsibility on whatever may happen in regards to your decision.

Conscience alone will not help you become rich, it is there to guide you not to give you or put you to a place where you wanted to be. Without proper understanding of conscience in ethical decision, i doubt that you will have a good or have a positive outcome in any given situation. Conscience and ethics should be together always, one cannot live alone and the both of them should always be taken in consideration in making judgments.

The book is perfect for intermediate readers who have a basic understanding on ethics and conscience. This will cater to the transition from being intermediate to advance level of ethical judgment.

1. Who is Barack Obama?

A presidential candidate in America for the 2008 presidential Elections.

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

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

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

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

*Of course, the answer to the slavery question was already embedded within our Constitution - a Constitution that had at 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.*

*Philadelphia, PA | March 18, 2008  
As Prepared for Delivery*

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

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

Obama believes that the people of America will judge him on what Obama really was and what he can do for America. Being friends with people somehow against America will not have any bearings to the result of the election.

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

Because of racism, Singapore became a country which leads to their independence against Malaysia. Yes, because after their independence both countries have been good in terms of economy and also in tourism.

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

Security is how secured ones information is, in security, it means how tight will be your defense in order to block your information to others. While privacy means how confident you are that only you can access a personal page and nobody else. Both are important nowadays because with the widespread of hacking, people can now just snoop in other peoples work.

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

Based on the PDF, it means that it lacks identity (absence). Email and posting

3. Discuss the importance of anonymity on the Internet.

Since the internet is the mixture of all kinds of culture, there is no juridical boundary and everything goes around here. Without anonymity, hideous acts will continue to spread

4. Is total anonymity possible? Is it useful?

Yes, but it will be extremely hard, yes because it will discipline all the internet users

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

6. Is personal privacy dead? Discuss.

Sometimes yes, sometimes no. Personal privacy is strong outside the cyber world, but inside the cyber world, it will be hard to differentiate or point out those privacy secured sites from not.

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

Hacking, Identity crisis, Credit Card theft, Account theft.

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

Due to rapid evolution of technology, it is becoming harder and harder to protect personal identity

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

There are no boundaries or jurisdiction over the internet here in the Philippines

10. Suggest steps necessary to protect personal identity.

Use websites if it is only necessary, Check whether the website is in compliance with a “verisign” type of company in order to secure privacy and security.

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

I think that the government is not doing anything in terms of personal privacy since they can have the upper hand of using such technology to investigate a specific person just for their own sake.

12. Anonymity is a doubly edged sword. Discuss.

Since there is no standard rule or guidelines for the usage of the internet, if a law is added or such things, it will gladly benefit one side of the population while having a bad effect on the other.

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

Yes, I think its enough

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

It sees to it that a person is really that person who or which someone has told them to be.

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

Yes, I can see a good business in terms of security access. Make a small company that handles security / privacy over the net. Contact every e-commerce website there is and offer your service. People will surely pay more just for the sake of privacy so yeh.

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

Giving basic information such as customer information sheet to the public

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

They pointed out to the public to tighten their security even more for the sake of their customers. Also no sharing of information about the customers

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

There will be more manipulation or reverse engineering that will happen for the software.

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

Because there is a lot of ethical differences and culture.

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

Because there already has been an incident in the past which deals with the same concept and the government is aware of this.

4. Is it possible to trademark software?

I guess yes.

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

There are many elements which should be considered for the ethical and legal issues, one for example is the politics that's surrounding it and also the psychological effect that it will bring to the public

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

Because at the moment, there are a lot of issue that is arising with the current state of the copyright law, improving it will much be a better step as of now.

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

Since there are a lot of culture surrounding the copyright law, there will be differences in the people on how they view it thus, misconception will override the current concept of the copyright law.

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

Change it, collaborate with different culture, experiment and communication with the end users involved.

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

Difficult, because if you look to many torrent sites or p2p sites, you can see almost any software and its even up to date.

10. There is a movement (that includes hackers) that is advocating for free software!

Discuss the merits of this idea, if any.

No more copyright law, it will benefit most but the companies who develop the software will be the one at loss here.

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

Cheaper computers seems to appeal more to the public and since they will do anything to buy for a cheaper price, they'll gladly do it, even if theyre not patronizing their own (local) companies.

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

Because they don't have enough money to purchase the licensed one. Also not enough support from their own government

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

Yes, since softwares are priced extremely high, most people look for alternatives in order to get those softwares.

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

Copyright Infringement/ Violation. Since they knew their product will be reproduced by another company, they'll just increase the base cost of their product.

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

Yes, I think it will be a good step in order to enforce the copyright laws.

- Copyright 2: Pretty Much All Writings are Copyrighted  
 Q: What instance which copyright law will not be applied at?  
 A: Very short writing like phrases and small drawings
- Copyright 3: Electronic Copying Can Infringe a Copyright  
 Q: How can a copyright be legal?  
 A: If a person asked permission first to the one who made the writings
- Copyright 4: "Copying" Covers Many Kinds of Copying  
 Q: How can you identify if someone copied your work?  
 A: If your work is somehow managed and distributed without your permission or legal action
- Copyright 5: It's OK to Copy Facts and Ideas  
 Q: Will everything you copy be bad? Even if its opinionated?  
 A: Ideas and Facts will not be considered copying
- Copyright 6: A Copyright Owner's Conduct May \*Sometimes\* Create an "Implied License" that Lets Others Copy  
 Q: What are implied license?  
 A: These are license that are given to the copyright owner
- Copyright 7: Some Copies are OK Because they are "Fair Uses"  
 Q: Will a copy of a article be bad even if it's for non commercial use?  
 A: No, it will be allowed, there are some questions that can guide you that will allow you to copy under the fair use protection
- Copyright 8: More on "Fair Use"  
 Q: Elaborate more on fair use.  
 A: Fair use states that one should not take advantage of someone's hardwork
- Copyright 9: Still More on "Fair Use"  
 Q: Will copying for profit be unfair?  
 A: Yes, as long as it involves monetary gain, it will be of unfair use
- Copyright 10: Some "Fair Use" Examples  
 Q: Will copying an entire page from a newspaper article be of an unfair use?  
 A: Yes, since it will tackle most of the article
- Copyright 11: The Liability of Service Providers  
 Q: What should most Service providers do if they found out that someone has the intention of infringement?  
 A: They should take reasonable steps in order to determine if the person really does have the intention. Then legal steps will follow after that
- Privacy 1: Privacy Law in Cyberspace  
 Q: Give a situation where a privacy law in cyberspace is questioned  
 A: When a person filled up a application form which requires a private information about him is displayed to the public
- Privacy 2: Informational Privacy  
 Q: What is Informational Privacy?  
 A: Privacy in which your personal information is being breeched and is used for public use
- Privacy 3: Informational Privacy on the Net  
 Q: Why is there no Informational privacy on the net?  
 A: Because others took this as an advantage in terms of marketing their

- products and other personal motives
- Privacy 4: Privacy and the Fourth Amendment, Part 1  
Q: Will wiretapping be considered as snooping in ones privacy?  
A: No, because it is stated that only physical invasions are only considered
- Privacy 5: Privacy and the Fourth Amendment, Part 2  
Q: What context does the Fourth Amendment, Part 2 focused on?  
A: Protecting privacy of people not places.
- Privacy 6: Privacy and the Fourth Amendment, Part 3  
Q: Is the Fourth Amendment, Part 3 still intact in regard to privacy law?  
A: Not anymore, since the rise of technology, the law was belittled as to technology is rapidly winning due to outdated laws.
- Privacy 7: Statutory Protections for Privacy  
Q: Will the ECPA protect me when someone hack my personal information?  
A: Yes, it will and it is under the first point of the ECPA
- Privacy 8: Exceptions to ECPA Protection  
Q: Give an example to the exception of the ECPA protection  
A: protection given to the Service providers
- Privacy 9: ECPA: Material You Might Have Stored on Your Computer  
Q: Are hackers criminal?  
A: Yes, they don't ask for permission beforehand
- Privacy 10: Self-Help: Encryption  
Q: How can encryption help your privacy?  
A: It can help hide your personal information in a form of a code which will let hackers have a hard time decoding.
- Privacy 11: Privacy: Self-Help: Anonymity, Part 1  
Q: What is anonymity?  
A: Keeping your information hidden with a persona of another character
- Privacy 12: Privacy: Self-Help: Anonymity, Part 2  
Q: What is the simple rule of Anonymity  
A: If you're doing something illegal, you will most likely not be protected
- Privacy 13: Private Spaces  
Q: Will intercepting a sealed mail be a crime?  
A: yes and it is a federal crime

Reference - <http://www.lessig.org/content/articles/works/cyberlessons/index.html>

### **What is the EFF (Electronic Frontier Foundation)?**

The first line of defense in terms of network attacking issues, problems and crime.

Reference - <http://www.eff.org/about>

### **Who is Lawrence Lessig?**

He is the proponent of reduced legal restrictions on copyright and trademark in terms of technology application

Reference - [http://en.wikipedia.org/wiki/Lawrence\\_Lessig](http://en.wikipedia.org/wiki/Lawrence_Lessig)

### **What is Creative Commons?**

Creative Commons defines the spectrum of possibilities between full copyright — all rights reserved — and the public domain — no rights reserved. Our licenses help you keep your copyright while inviting certain uses of your work — a “some rights reserved” copyright.

reference- <http://creativecommons.org/about/>

### **Who is Bruce Schneier?**

Founder and chief technology officer of BT Counterpane, formerly Counterpane Internet Security, Inc.

Reference - [http://en.wikipedia.org/wiki/Bruce\\_Schneier](http://en.wikipedia.org/wiki/Bruce_Schneier)

### **What is the Advanced Encryption Standard?**

In cryptography, the Advanced Encryption Standard (AES), also known as Rijndael, is a block cipher adopted as an encryption standard by the U.S. government

Reference - <http://en.wikipedia.org/wiki/Rijndael>

### **What is PGP?**

Pretty Good Privacy is a computer program that provides cryptographic privacy and authentication. PGP is often used for signing, encrypting and decrypting e-mails to increase reliability for e-mail communications. It was originally created by Philip Zimmermann in 1991.

Reference - [http://en.wikipedia.org/wiki/Pretty\\_Good\\_Privacy](http://en.wikipedia.org/wiki/Pretty_Good_Privacy)

### **Who is Phil Zimmerman?**

Creator of Pretty Good Privacy (PGP), the most widely used email encryption software in the world

Reference - [http://en.wikipedia.org/wiki/Philip\\_Zimmermann](http://en.wikipedia.org/wiki/Philip_Zimmermann)

ICICI Bank Case Study

**1. What is ICICI Bank's innovation?**

Lending of money to the poor

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

Purveyin micro credit to rural poor by linking selfhelp groups with banks

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

A lot of transactions will cost high but the amount they are spending are superbly low

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

Not enough capital to start Microfinance

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

Scalable and low cost and commercially viable

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

Bank of Madura became familiar with the Grameen bank model and used it to solve their internal issues

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

Project Manager, Coordinator and Promote

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

- Learn to save
- Learn to lend what you have saved
- Learn to borrow responsibly

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

These are some questions asked by the loan officer to check whether their customer can pay the laon

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

**Easier and rapid change in lifestyle**

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

**I think yes, because there will be no actual money involved in transaction which will be safer and beforehand you can have a smart card, your money will be check wheter or not you earned it the right way**

**12. Discuss the quote: "Banking with the poer 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 Philppines? Discuss.**

**No, many crimes ehre in the Philippines happens because of unpaid debt so I think it is not applicable**

## ITC e-Choupal Case Study

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

Information centers linked to the internet

2. Discuss the paradox of Indian Agriculture?

Economically Vital yet Archially Regulated, High Production yet Improverished Producers

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

Because it is a component to make oil which is essential to the Indian diet

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

Information are is viewed over channels

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

Because mandi is a vital part of the soya chain

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

Their competitors are known to the industry, they proposed an it driven solution

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

By penetrating the commercial market

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

Though commercialization

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

No, although it will be cool, most of the people will not have the capability to use such technology

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

Because farming has a potential market in the future

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

By further spreading the geographical and cultural breadth of the network by channelling communication through local farmer

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

The new value chain shows the flow of products and money and how they undergo each stage

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

Easy access of information

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

Yes, it is like a step by step evolution of the E-choupal

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

Yes, but we are not yet prepared as to what has happened on the ZTE scam

### Voxiva Case Study

1. What is the innovation of Voxiva?

Controlling of infectious disease

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

Real time collection of critical information

Rapid analysis of data

Faster communication

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

“to bridge the digital divide”

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

Not scalable, too much focus on connectivity and internet

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

To deliver practical technology solutions to important problems in the developing world

6. What are Alerta Pilot's benefits?

Cost- Benefit

7. How can Voxiva help eradicate diseases?

By spreading information in real time over the internet

8. How can Voxiva be used for bioterrorism preparedness?

It can show which country are affected by which disease

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

Information should be a two way, not only to collect information but also to collect feedback from different people

10. What are some of Voxiva's challenges?

Focus on key opportunities and avoid disturbances

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

Innovation should come along with the diversity of human technology

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

Yes, due to the youth today being addicted over the internet, information will rapidly spread

### Mirage Case Study

Most of the topics discussed in the Mirage was all about targeting the poor or also known as bottom of the pyramid. Different companies and corporations introduced a new product which focuses on the poor.

They believe that the poor have a potential market which will help them uplift their current status. Most of the innovation had something to deal with the total price of such products in order to be available to the poor. Others proposed to raise their income; other believed that by creating something new will attract the poor.

Not many people realizes the real "fortune" at the bottom of the pyramid since they are biased to the thought of they have no money to purchase such product. What they did not know is that even though with little profit per customer, their scale is arguably the largest among the classes in the world and if you sum it up, you will still gain a lot compared to those businesses who targeted for those people on top of the pyramid

At the end of it all, even though companies will not have a large mark up profit for it, they will still benefit from it seeing that specific situation as a win-win trade off, not only they helped the poor, they also helped the economy in another way by minimizing the unemployment rate.

## CEMEX CASE STUDY GUIDE QUESTIONS

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

Their targeted market is the masses, instead of those who are capable of buying things; they aimed for the numbers instead of the money, because in the long run, money will pour down their ways anyway

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

That their target market, if computed correctly, will gain more profit than to the market of those who are in the upper class

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

Through partnership, ventures and distribution networks

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

Cemex modified the existing tanda system within the Mexican communities and called it patrimonio hoy, the system, poor people not only save their money but also obtain access to credit based on their savings and payment cycle

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

Women are the key drivers of the family, they are also the responsible for the savings of the family

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

50% of the population there live in a rural like area with no paved roads, no cemented walls and etc.

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

Building trust is important for having a partner, they are the one who give money to the patrimonio hoy

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

Complete solution provider because of the scope of their target market is too large

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

It is linked to the economic capital because the Patrimonio hoy focuses on fund or capital for house building

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

a. They are the ones who sells idea to them, an ambassador

b. They are the ones who give/ sponsor money or materials

c. CEMEX is the largest cement manufacturing in mexico that's why they have the bargaining power over their supplier

d. They pushed their products through severa distribution channels

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

Partnership, I don't know

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

By having a power over its supplier and distributors

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

So no one will ever take advantage of the patrimonio hoy, it is controlled by cemex

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

Group commitment, social capital and penalty fee structure reduced the risk of patrimonio hoy

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

People will think that they are not doing the right thing and wil eventually acquire such program

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

It became very stable and is steadily growing

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

Customer retention

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

To channel a large flow of remittances share to CEMEX as possible

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

Many people are poor, homeless and many areas in our country are un oaved

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

Web based shopping cart	e commerce website
Forums/ web community	Online games
Live support/ chat	storefront website
Internet kiosk	ethical decision making system
Search engine	point of reference of other websites/ virtual gateway

JAIPUR CASE STUDY

1. What is the innovation of Jaipur Foot?

Hand made artificial foot and lower limb

2. What is the business of Jaipur Foot?

To help the poor especially those who are handicapped

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

The handicapped ones

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

Because Afghanistan has the most number of landmines

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

It is much more cheaply compared to the west

6. What is the Gait Cycle?

The activity that occurs between the heel strike of one limb and the subsequent heel strike of that same limb

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

Through the realization of high rejection within the amputees.

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

Squattying, Sitting cross legged, Walking on uneven ground, Barefoot walking

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

Poverty, Closed economy, Work Lifestyle, Limited trained manpower

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

The blocks of simulating the anatomy, sponge rubber, light wood, ribber shell,

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

It does not require maintenance after it is fitted.

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

They focus on a holistic approach to address the problems of the amputees

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

Jaipur, because their administrative and operating cost is not that much compared to ossur

14. Is the Jaipur Foot model scalable? Explain.

Yes, since it address certain factors from the start.

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

Production time will be cut and the finished product will be much lighter

**Hindustan Lever Limited Case Study Guide Questions**

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

A soap that will prevent diarrheal infection

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

Several diseases transmit through our hands, that's why washing is the best way to prevent such diseases

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

They have the incentive to successfully create the required behavioral changes.

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

The behavior of the people who are going to be involved.

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

Effective products for health friendly effects.

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

They were the basis for the creation of Health in your hand, a PPP.

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

It was only for business sake, no.

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

I will definitely help with the PPP as long as its goal is to effectively minimize the causes of diarrhea

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

They rebranded creation of new opportunities other than soap, like germ killing shampoo etc.

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

Lifebuoy should be affordable to the masses, not only to the upper classes.

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

Communication of the PPP and the people involved (the masses)

12. The Lifebuoy Swasthya Cheetna program decided to go through the local school

system? Would this approach work in the Philippines?

Yes, since our public schools lack sanitation system.

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

Continuous exposure so that much needed information will be handled for the next batch.

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

I guess yes, since a lot of people in our country seem to be included in the C and D classes.

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

A kit which shows how the germ is affected by the soap

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

Very effective in terms of eliminating the spread of the disease

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

Through workshops

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

Yes, also yes, since there are different levels into which the program can be categorized.

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

Yes, for me it depends on the major goals of the PPP

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

They saw a potential in the Swasthya Cheetna and they wanted to see if it is going to work or no

**TAKE HOME QUIZ****1. What is ethics, and how can it be distinguished from morality?**

Morality is defined as a system of rules for guiding human conduct and principles for evaluating those rules.

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

Moral system means that moral is comprised of principles and rules. The 2 rules of conduct are directive and social policies. Directive guides our conduct as individuals in the micro level while social policies is framed at the macro level

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

The system is public because everyone must know what rules are that define it.

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

Morality is also informal because a moral system has no formal authoritative judges presiding over it. Morality as a whole does not have like referees to enforce those rules, all the players in the game know the rule and adheres to themselves if they violated or not

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

A moral system is rational in that it is based on the principles of logical reason accessible to ordinary persons. A moral system is impartial in the sense that the moral rules are ideally designed to apply equitably to all participants in the system.

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

Value means having worth or being of worth. 2 types of values are intrinsic and instrumental. Values, however, can be either moral or nonmoral, and moral values need to be distinguished from the broader set of nonmoral values.

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

Each of the different approaches tackles moral principles in their own unique way, in a religious system, it is based on the 10 commandments, in the legal system, it is based on the given set of laws and lastly philosophy is based on the moral rightness or wrongness of a person.

**8. What is the method of philosophical ethics and what is a “philosophical study”? How is a philosophical study used in an analysis of moral issue?**

Philosophical studies differ in a scientific study in such a way that scientific studies uses a lab to experiment on the problem, while those people that uses philosophical studies confirms or reject the plausibility of certain claims or thesis by testing it against the rules of logical argumentation.

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

Philosophical studies have a basis while descriptive study is based on the given facts.

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

- different people have different morality
- different people have different point of views
- morality is not being taken seriously
- morality has different forms in different places

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

Because if the discussion stoppers cannot be resolved, how can we proceed to an agreement without other people understanding what we are agreeing about.

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

Moral relativism is a normative thesis because it asserts that one should not make moral judgment about the behavior of people who live in cultures other than one's own. Cultural relativism is viewed as incorrect to other people but correct to their own culture.

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

Ethical theories, like scientific theory, provide us with a framework for analyzing moral issues via a scheme that is internally coherent and consistent as well as comprehensive systematic, without these, we cannot understand moral issues nor resolve it.

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

It is based on the majority of people agreeing in a certain principle

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

Utilitarianism sees an individual action as unique while rule utilitarianism the exact opposite of utilitarianism that sees the negative effect that guides the moral principles.

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

Theories in which the notion of duty, or obligation, serves as the foundation for morality.

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

Act deontology stress the primacy of individual over general rules while rule deontology stress the primacy of rules

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

A moral system comes into being by virtue of certain contractual agreements between individual

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

This ethical theory ignores the special roles that consequences, duties and social contracts play in the moral systems, especially with respect to determining the appropriate standard for evaluating moral behavior.

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

He believe that first and foremost everyone wants to be protected against suffering unnecessary harms. The specifics of these may be manifest somewhat different by other cultures, but the general set of goods, which Moor calls “core values” is shared by all. Moors ethical framework can be summarized In terms of a strategy that includes: Deliberate and select.

Discussion Question number 1

“why do people debate as to which theory is the strongest or why their principles should be dominant over another?” People tend to debate as to which should be the most powerful theory or principle. Why wouldn’t there be a single basis so that our moral principles will all be the same, will the outcome of that be like a failure? Or will it be a success? I just don’t get it why they want their basis/ guiding principles want to be dominant. I don’t care about theirs and so should they, but no, they keep on insisting that theirs is the right one and their on top of the world because they are following it.