Ethics Reader

By

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For

ITETHIC

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IT-ETHICS
(Book Review1)

This is the first book review for the IT-Ethics subject and I choose the book "Business Ethics" by Carmelita Miranda-Gow. I choose this book basically because I want to know more about the business world and what are the dos and don'ts when it comes to business ethics. I think that ethics in business is very interesting and very useful. Since I will be graduating hopefully this October and I will be exposed to the business world I want to be prepared and know what and how to react in the situations regarding the different situations in other words I want to be ethical so that I would not make fun of my self and be prepared in the challenges that I will be facing when I finish college.

The chapters that I choose are chapter 3 which is the "Business in our Society", chapter 10 "Advertising in our Modern Society and the last one is the chapter 13 "Customer Relations". Chapter 3 for me is very useful when it comes to business because I plan to have my own business when I graduate from college. Chapter 3 talks about the different forms of business which are the single or sole proprietor, partnership and the corporation. For me I want to dream big because I believe that if you have a dream, dream it big so my plan is to have my own corporation that I will start and make it a well known corporation. It is said in the book that the easiest way to build a business is the sole proprietorship because it is easily terminated and created and everyone can produce the capital needed for the business. The next is the partnership which will work if you have a partner or more business partners that will supply the business to generate income. The next is the corporation which is the largest and the most expensive among them all. It is said in the book that the corporation is the most generating income among the two businesses. That is why I like to have my own corporation someday even though there are a lot of issues inside it I still want to take the risk and pursue with my dreams. In chapter 3 also there are things regarding the forces shaping future business and there are seven which are better quality management, better production, growing use of technology, use of computer, environmental protection, control of pollution and the expansion beyond natural boundaries. For me these are important things to consider in order being successful in the business. The first is the better quality of management this is where managers keep on improving the quality of their product and services for the people and for everyone. Not only do managers have a good education they still pursue advance studies to further enhance the management to satisfy the customers. The second is the better production the production is a main thing because If there is no production what is the use of doing business. Improving the production will benefit the business largely and it will generate income too in the business. The third is the Growing use of technology you can see technology everywhere it has been a discussion whether to use the new technology or to stay with the old technology. The discussion is because the modern technology are taking the whole picture and erasing the workers in the businesses. Since this is happening many people are now loosing jobs because of the machines that are

inserted in companies because they know that it is more efficient and it is cheaper because maintenance is the only problem in those machines. This is still a problem because the rich are getting richer and the poor are getting poorer because of the situation. Because of the situation hopeless people are now resorting to stealing and other crimes because they don't have jobs to sustain their needs and they think that if they steal they would live but that is not true. The next is the use of computers which are the same as the use of technology since computers are modern technology. The next is controlling the pollution many businesses tend to expand and multiply but they don't see what they are leaving behind. Some of these are the air pollution and water pollution that they are leaving behind when they make a factory. They must take into consideration the place and the area if there are people affected by their business. The last is the expansion beyond national boundaries where in the main issue is the confinement in the operations within their national boundaries that is why they expand even when they are breaking the boundaries.

Chapter 10 for me is an interesting topic which is about Advertising in our Modern society. The thing that struck me the most in this chapter is the unethical practices that advertisements do. Before I thought that everything in advertising is ethical but I learned that there are unethical practices when it comes to advertising. There are 6 which are misleading advertising in this part the use of untrue statements is unfair. They can only put the true about the product and service. The second is the unfair competitive claims the company must not put in the advertisements things that will lead to a false or incorrect conclusion to a competitor. The third is the disparagement of competitors the company or business must not put in the advertisements things that will attack the competitors. The fourth is the understanding claims which will lay claims to a policy or continuing practice of generally underselling competitors in an unfair practice. The fifth is the "bait" offers where in the prospective customer is denied a fair opportunity to purchase the product or service. The last is deceptive statements accompanying cut prices which is the advertisers lead the customer to believe that all other products and services sold is similarly low priced.

The Last chapter I read is the chapter 13 which is all about the Customer Relations. This is important for me too because if I were to put up my own corporation I must know who are my customers and how will I be able to please them in such a way that I will be ethical. In this chapter there is a topic about ethical treatment to customers. There are four practices that the book mentioned the first is the selling of goods that are not injurious to the health and morals of the people which means that if a business is to offer a goods or service they must always put into consideration the morals values of the people that will see the product. The second is that the product must give the customer good value for his money this means that customers must be satisfied with what you are offering and that what they bought from you is worth buying. The third is that it must not practice misrepresentation this means that it must not be foul as to the kinds of good the quality and the value of the good or service. The last is that it must stand back of its good after they have been sold this means that the product must be if quality and not easily destroyed also if the goods have warranty it must be fulfill no matter what happens. In this four practices customer will have a guaranteed satisfaction. Through ethics there will surely be money because ethics is equal to money.

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Book No.: HF5387

IT-ETHICS
(Book Review2)

Chapter1 (Scope and Meaning of Business Ethics)

Quotation:
"Business Ethics deals with the right and wrong of doing things in business. Thus, the terms right and Wrong relate to the means or acts. To a large extent, right is that it ought to be, otherwise, it is wrong. Right is right. If a wrong had been committed, then it must be corrected."

Reaction:
I can draw from the quotation that ethics in that sense is the distinguishing factor whether ones action is right or wrong. By being right means doing the right thing and acting ethical to every situation that is present and by being wrong means doing things wrong and the actions are unethical. It also states that if there is a wrong action that has been done corrective actions must be implemented in order to be ethical. An example of this is that when a person for example a manager acts right on the thing that he is doing this means that he is ethical. To be more precise a manager will reject bribery and instead of accepting the cash he is going to reject the money this means that he is being ethical for his job by not accepting the money but when the time comes that he accepts the money then the manager now is having an unethical actions. The manager must have corrective actions by returning the money in order to be ethical again.

Chapter summary:
This chapter is about what business ethics means. Business ethics is said to be effective for the business organizations. Since business ethics deals with the right and wrong the business organizations must learn ethical standards in order to be ethical in their business. It says in this chapter that there is a choice in every individual if a person would be doing the right thing or not. Everybody knows what is right and what is wrong it is only doing what is right that is hard to do for everyone of us. We should all do what is right in every business in order to be ethical and to stand out among the others.

Chapter6 (Wages and Working Conditions)

Quotation:
"Such lack of loyalty to a company also has side effect of decreasing productivity and forces constant training as new faces forever appears"

Reaction:
This means that for every business the employees are the most crucial asset of a company. An employee will make the company or break it. The employees will have the option to work for a company or not to work for a company. If the bosses are not in good terms with their employees the company will have a big problem because the employees

will have a bad attitude towards their job and will not act according to their jobs. This is all because to the employees and their terms and condition like for example the salary is not enough, the compensation is also not good and other conditions that were not satisfied by the management. If the company will remove the employees then training will again be done which is a waste of time and money for the company. So the right action for this is to be in good terms with the employees and to give the proper salary and other benefits so that the employees would not do such things to the company.

Chapter summary:

This chapter is all about the wages and working conditions of an employee. It is important to know the proper ethics in this situation because different people would react differently to different situations. Business should also consider a lot of things when it comes to handling their employees. It is necessary to have proper compensation and right wages for each employee. For each employee the business has they should do different approach to ensure the quality of work and also for the savings of having a lot of training.

Chapter10 (Competition in Business)

Quotation:

"In business, there must is competition when two or more firms try to sell to the same customer. Firms compete for customer by trying to outdo one another in some way."

Reaction:

Competition among businesses is strict nowadays. The customers today are not looking at the customer satisfaction because for a lot of years ago the customer satisfaction must and should always be included in the product that you are selling or service that one business is providing. They are now looking for the added value in the product that they are buying. They are making sure that every peso that comes out of their pockets should be worth spending. That why today there is a tight competition and so companies are winding ways to outdo their competitors by nice way or not. If this happens there should be a right way of settling things and in an ethical way. An example is to increase advertising. They should not do unethical things that will ruin the competitor so that the companies will fight fare and square.

Chapter summary:

In this chapter the topic is about the ethical standards of each business in dealing with the competitors. There is an ethical issue when it comes to competition. Since Businesses today have a lot of same activities meaning their competition is tight and the competitors have the same strategies when it come to attracting customers . There is an ethical way of settling things and not just by any way. The competition is a great way for both the business and so as the competitors because this will be their chance to enhance their product and service to become efficient. The competition must be fair and they must do the right thing when competing. An example of a healthy and fair competition is by making more advertisements and by improving the product not just by the output itself but also by adding value or to augment the product. This will help in making the product or service increase its sales and also to have more customers. By doing the right way there is no need to be threatened by any other competitor.

Name: Jessie James Tan
Course: BS-IM
Title: Business Ethics Ethical Decision Making and cases
Book No.: HF5387F452000

IT-ETHICS
(Book Review3)

<u>Chapter5</u> (A Framework for Understanding Ethical Decision Making in Business)

Quotation:
"The absence of punishment provides an opportunity for unethical behavior because it allows individuals to engage in such behavior without fear of consequences."

Reaction:
I choose this quote because I think that this is an important thing to think of. This quote means that if there is no punishment people will surely be unethical and will do anything that they desire to do because there will be no outcome for their wrong doings. The study of ethics means to know whether a thing that you are doing is right and wrong. Therefore if there is a strong foundation of ethics in everybody then they will all know what the distinguishing factor between right and wrong is then there will be no need for a punishment. But for now as long as people stay unethical there must always be a consequence for every wrong or right action of every person.

Chapter summary:
Understanding what ethics is about is and easy thing to do. What is hard is the application of ethics in everybody. In this chapter it tells about the framework for understanding ethics and especially how to be ethical in every decision that you will make in a business. Ethics is very important in every decision especially in business because this will have different effects in every decision that you will make. An example of this is that in a company there are a lot of difficult decisions that a manager will face or even a simple employee. Without proper framework of ethical decision making chances are you will have a wrong decision and you will not be accurate in your decision if it is right or wrong but if the framework is properly established then chances are the manager will have the right decision for the situations that he is encountering.

<u>Chapter6</u> (Organizational Culture and Ethical Decision Making)

Quotation:
"A leader must not only have followers respect but must also provide standard of ethical conduct to group member."

Reaction:
In a corporation or business there is always a leader that will guide the group. A leader is an image model that employees look up to. The leader is the one leading or guiding the group as to where they will be or what they are aiming. A leader should not only be a model to others but also the one responsible for each and everyone in a group or

team. If leader does not possess good leadership skill then the team would have a hard time in dealing with the given task for them. Also a good leader must first be a good follower before he becomes a leader because this will bear a lot of responsibilities for the whole group.

Chapter summary:

Each and every one of us believes in something. There are a lot of people who doesn't understand other people. This is because of the different cultures a person has. Each individual has their own distinct culture that differs from other. This chapter is all about facing the different culture ethically and making ethical decisions. In an organization there are a lot of people that you will work with and will have different conflicts with because of their culture. It is important to know their culture and be ethical in facing them. A person must take caution in his actions so as not to offend other persons because what's offending for them might not be offending for you so it is important to have ethical actions in dealing with every people. An example of this is that when a manager in a company has an argument with the other coworkers it is important to make ethical decisions and have moderation in actions towards that person. It will be best to handle the situation in an ethical way and not by mere force. Through ethical decisions in business the relationship with the fellow workers will be smooth and your work will be a breeze.

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Chapter9 (Business Ethics in a Global Economy)

Quotation:

"Culture is defined as everything in our surroundings made by people, both tangible items and intangible concepts and values. Language, religion, law, politics, technology, education, social organization, general values, and ethical standards are all included in ethics."

Reaction:

This is an important definition that anyone in business should take at heart. Everybody has their own culture and it is not only through the tangible but also the intangible. It is important to take caution in dealing with the people surrounding you so that you will not have any problems with anyone. Every person should be ethical in dealing with cultures so that there will be no trouble with other people.

Chapter summary:

In this chapter it talks about the business ethics in dealing with global or the whole economy. Business nowadays are going into global wherein the pricing the advertisements and other promotions come al across the nation. Since businesses are going global it is important to know each and every culture so that you will know what is right for them and wrong for them. It is also important to be ethical in connecting to them. An example of this is a company that transacts to other parts of the world. People form the company should know the other company so that they will know how to ac ethical and not to affect their culture. Even though there are boundaries that separate them it is still important to be ethical and know the differences so that in the long run the communication with other businesses shall be successful just by knowing their culture ethically

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Author: Philip Holden
Book No.: HF5387H652000

IT-ETHICS
(Book Review4)

Chapter1 (Being A Good Person)

Quotation:
        "The most important conclusion is that if it is to be ethical, any decision must consider the assumption and intentions of the parties involved, the circumstances, the action itself and foreseeable consequences ."
Reaction:
        This quote simply means that in every decision there must be a consideration. The actions for doing anything must first be thought of by anyone with what is the outcome of any decision. One must think first before doing an action if the action is ethical or not. If an action is ethical one must think what consequence it would produce surely the outcome for this is that it is a good because it is ethical but when the action is unethical there must be a consequence for that action which is unethical too. An example for this is that a good manager must think of what good his actions would lead to. If what he is doing is ethical what good would it bring and if the action is unethical then what consequence would it bear.
Chapter summary:
        This chapter is all about how to be a good person. There are three steps in being a good person. The first is to understand ones need. In understanding ones need there must be a satisfaction that is satisfied in every step. There is a hierarchy structure that deals with the hierarchy of needs and by satisfying each one the person is understanding one at a time or step by step his own needs. The next is to identify the value. A person would have many values but he must separate the right values and leave behind the wrong ones. The values are important because having good values is being an ethical person. Each person must think first of the values that are instill in them. And the last is putting the values into action. Good values are nothing and useless without putting it into action. Even a bad values wont be bad unless on person acts it out. The values that are ethical must be applied to become a better person that anybody wants to be. An example for this is that managers should have the understanding of ones needs and segregating the good values from the not so good and putting those into actions to be a good person.
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Chapter6 (Profit through Principle)

Quotation:
        "Sociability can be created through sharing of ideas between compatible people, social interaction, less formality and hierarchy and caring for those in trouble.

Reaction:

Having a social life is a good thing in building a character and also building ones self. The sociability is there when the persons that you are with are the person who wants to be with you not only because you forced them to but because they like to be with you. In order to build this bond the person should be compatible with the person, they must be interacting with them, they must not look at the person with level and they must care for them. The compatibility would be hard if at first thing the person doesn't like you. There should also be interaction to know each one of you and the last is to care for a person. An example of this is that a manager must be in good ties with his employee. He must not look at them as if they are they are employees only but he must treat them as a family and care for them so as not to make a conflict with the employees.

Chapter summary:

This chapter talks about how to make profit through the principles that you have. The principle here is the rules or standards. Anybody would say that there will be no income or profit if there is no money but through principles there is money. It is so simple it is just applying the right principles in a business. An example of this is a manager should have the right rules and should consider the welfare of the employees. The manager should take good care of the employees regardless of their position because the collaborative work of the employees makes the company. If the people would work hard then the business would earn money. This is earning money through principles.

Chapter9 (Moral Marketing)

Quotation:

"There is only one valid definition of business purpose: to create a customer. The ethical issue then becomes whether this is done by fair means or foul, but one point has to be made clear: short term exploitation will lead to long term disaster."

Reaction:

This quote is very true because the purpose of a business is not to make money but to create customers because the money comes from the customers themselves. Without the customers there will be no money for a business. There are different ways in making a customer and through those ways it becomes an issue whether is done ethically or not. An example for this is that a company would get its customer by destroying other businesses to gain the customers sympathy. This is an unethical thing to do. The best way is to make an ethical move so that the promotion of the business would be good and more customers would then be going into the business and earn more profit.

Chapter summary:

This chapter is all about marketing the business morally. By being moral means being ethical and being ethical means doing the right thing. There are lots of strategies in marketing the business and those are the ones that are unethical. Doing the right thing is the right thing to do because by doing this you are giving the competitors a fair competition. An example for this is by marketing a business in an ethical way in this way the business would gain more customers and the business is doing the right thing. Even though doing the wrong things can bring more customers, it is still ethical for a business to do the right thing in marketing the business.

Name: Jessie James Tan
Course: BS-IM
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Author: Ferrell & Fraedrich
Book No.: HF5387F451997a

IT-ETHICS
(Book Review5)

Chapter4 (Social Responsibility)

Quotation:
        ”Some competitive strategies may focus on weakening or destroying a competitor. These strategies can be injurious to competition and have the potential to reduce consumer welfare.”
Reaction:
        Every business has their own way on promoting their products and or services. Businesses today have many competitors that sell the same product and service to the same market. Sometimes their way of dealing with the competition now is by destroying the competitor. Instead on focusing on marketing the product more, more and more companies are making their competitive strategy to focus on weakening and destroying other competitors. The right way to eliminate the competition is by making a fair fight. Fighting ethically is the right thing to do things. An example for this is by making more advertisements and commercials about the products. By doing this the knowledge of the consumer will broaden more and for sure by putting all efforts in advertisements and marketing the product the market will surely be on the business side.
Chapter summary:
        This chapter is about the social responsibility of the businesses. The businesses have their own style of dealing with the society. Social responsibility means giving assistance to the public but the goal there is not to promote the business but to help the community in every way that they can. Being socially responsible is being ethical this means that it does not need to be forced it must be out of the goodness of their hearts. Companies nowadays are doing this in order to promote their company but that must not be the main goal of a company there must be sincerity and good will in order to help those that are in need.

Chapter6 (How the Organization Influences Ethical Decision Making)

Quotation:
        "The rewards and punishments imposed by an organization need to be consistent with the actual corporate culture. "
Reaction:
        This quote is about the punishments and rewards in every organization and businesses. A will prosper more if there are rewards for their employees. Many will be motivated and will work harder because of the incentives that they are going to receive if

they do their part in the company. The punishments must also be present so that workers or employees will know what their boundaries are and won't do any actions that will lead them to such punishments. Businesses should balance the rewards and the punishments and should impose it as strict as possible so that the company won't loose the sense of balance and harmony. If an employee does the right thing then there must be rewards that are waiting for the employee and for the employees that did the wrong thing there must be a reasonable punishment. By imposing these employees will think that they must work hard and be ethical in working so that they will get the benefits because nobody wants to be punished at all.

Chapter summary:

This chapter is all about the influences made by the corporation in making their decision ethical. There is always a top management that influences or gives directions to the employees. The top management must be the first to know ethics because the decisions made by the top management will be reflected on the employees and also on the organization. If there is an unethical happening in the top management this will affect the organization as well as the employees and the employees under that organization will be branded as unethical too. To avoid this from happening the top positions in an organization must make a change so that the employees will be motivated more to work ethically and make the company a better company.

Chapter9 (Development of an Effective Ethics Program)

Quotation:

"If progress is not being made, the company needs to determine why and take corrective action, either by enforcing current standards more strictly or by setting higher standards."

Reaction:

There are two companies that are present the successful companies and the not so successful companies. The unsuccessful companies always think why they are not so successful as the others that is so simple that is because they don't progress at all. They must make a change. The company must first analyze what is wrong or what is the problem then the next is by making corrective actions that will make the company earn more benefit. By doing change in the company they will understand that successful businesses are not stopping to progress instead they are always setting new or higher standards so that the business will not stop in upgrading and will be more successful than ever.

Chapter summary:

This chapter is about the development of an effective ethics program. This is very important in every business plan. To be ethical means doing what is right and also knowing what is right. A company must develop their programs ethically in order to have the maximum benefits of a company. The company must also have a continues improvement of their business so that their business wont stop at one point instead it will be improving and improving for the customers and the business will have more and more customers.

Name: Jessie James Tan
Course: BS-IM
Title: Ethics on the Job Cases and Strategies
Author: Raymond S. Pfeiffer & Ralph P. Forsberg
Book No.Hf5387P452000

IT-ETHICS
(Book Review6)

Chapter1 (Ethics and Ethical Decision Making)

Quotation:

"To act ethically is, at the very least, to strive to act in ways that do not hurt other people; that respect their dignity, individuality, and uniquely moral value; and that treat other as equally important to oneself."

Reaction:

Ethics is the study of what is right and wrong. This quote is saying that in order to be ethical you must first think about the things if it is the right to do or not. Before acting or doing a move one person must realize the outcome that it will produce so that people will not be hurt. A person will only have two actions one is the act of being ethical and the other is being unethical. Being ethical means acting right and being unethical means acting wrong. The person must always think twice about other persons. There is a saying the do unto other what you want to do unto you. If you want to be treated right you must treat others right too. An example for thus is that in a company people must know how to act, when to act and why he is doing the act. If the company could answer it ethically then the company is acting ethically and is doing the right things.

Chapter summary:

In this chapter it talks about the ethics and what are involved in the ethical decision making. The personal ethical problems are also included in this chapter. There are a lot of understandings about ethics. Ethics is about the right and wrong this is the main understanding about ethics. The decisions making in a corporation or company is very important. By just making an action it will make a big impact that is why it is very important to have a good fundamental about ethics so that the decisions that will be made will be ethical and also the right way.

Chapter2 (Ethical Principles)

Quotation:

"If someone has a right that certain information be kept confidential and would likely intend that it be kept confidential, that is significant reason to treat it accordingly. "

Reaction:

Confidentiality means ensuring that the information is accessible only to those authorized to have access. If the records are said to be confidential record it must be kept as confidential. It is unethical to reveal confidential records for personal gain. Ethical practice again comes in here because people must be ethical so that they would keep the

confidentiality intact. An example of this is that a company is letting the secretary to handle and keep confidential records for future references. The secretary must keep it confidential so that the essential and confidential records are not to be exposed to other people. If the secretary would reveal the records then the secretary is doing unethical things.

Chapter summary:

This chapter is all about the ethical principles. Ethical principles is important because they express our most deeply convictions. The principles control our ethical decisions and thinking. The principles are there to help people to act ethically. Ethical principles also play an important part in the effort to arrive into the decision that at a decision about what is best in a given case. In handling cases there is there must be principles that will support the decisions. An example of this is that a company have cases that are handled and the management cannot resolve these cases because the company lacks the understanding of the ethical principles so chances are the result will be the wrong thing because the foundation is not yet stable.

Chapter3 (The RESOLVEDD Strategy of Ethical Decision Making)

Quotation:

"An ethical decision is one that upholds the principle of equal consideration of interests; that is, it treats the interest or well-being of others as being at least important as your own."

Reaction:

Making decisions is hard but making ethical decision is much harder. A person just makes decisions based on what they like and on how they think of it. An ethical decision in this quote is the principle of equal consideration of interest. Before making a decision the person must have a lot of considerations and should think of others before deciding. An example for this is that companies have a lot of managerial decisions. The decisions have a lot of process before it becomes a decision. The company would first think of the people involved and also the benefits of the company. If there is a balance of both then the decision will then be executed but it is not considered as an ethical decision. It will be considered as an ethical decision if it is for the right side.

Chapter summary:

This chapter is about the RESOLVEDD analysis or the acronym. R is for reviewing of history and background of the cases, E is for the ethical problems and conflicts that are in the case, S is for the solutions for the case, O is for the outcome or consequences, L is for the likely impact of the solutions on each persons, V is for the values, E is for the evaluation of each solution and outcomes, D is for the deciding solutions, D is for the defense against the objections to the main weakness. Through theses acronyms it is needed so that the strategies of ethical decision making will be effective. These are important steps to solve the problems and to make decisions ethical.

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Author: Ferrell, Fraedrich, Ferrell
Book No.: HF5387F452005

IT-ETHICS
(Book Review7)

Chapter2 (Emerging Business Ethics Issues)

Quotation:
        " Business relationships are a subset of human relationships that are governed by their own rules, which, in a market society, involve competition, profit maximization, and personal advancement within the organization."

Reaction:
        This quote is saying that in a business relationship is a part of human relationship. In business they have their own set of rules that are meant to be followed just like in human beings. The business needs the market or society in order to have their customers. Competition is also a part of this because as of now everything has a competitor in a way. Since every product has the same type or so then there must something that can be added in order to defeat the competition. After beating the competition the there comes the profit maximization. If the profit is maximized then comes the advancement within the organization. It is just like a hierarchy that must have steps in order to go to the top of the hierarchy.

Chapter summary:
        In this chapter we will find a lot of ethical issues which are about the honesty and fraud. In a company honesty is very important because the action that the company will do will be reflected to the people. If the company will not be honest then no more people will trust a company. They must also be truthful to their customers so that the customers will trust a company. Honesty is not only for the employees but also to the company it self. It should not do things that will destroy the company's image. There are also other companies that their main business is to cause fraud to other people. This is not an ethical way to do business. People will not trust other businesses once they have encountered a bad experience towards a company. There must be an ethical standard that must be met so that people inside a business would act ethical and the company's image will be good to the people.

Chapter8 (Developing an Effective Ethics Program)

Quotation:
        "If a company's' leadership fails to provide the vision and support needed for ethical conduct, then an ethics program will not be effective. Ethics is not something to be delegated to lower-level employees while top managers break the rules. "

Reaction:
        The company must establish their company's leadership. This is the ob for the top management and also for the managers. Their leadership skills must be reflected to the employees. Not just plain old leadership skills they must be ethical in conducting their

jobs so that they will influence the workers to be ethical too. It is not right for the top management to delegate tasks that are unethical to lower positioned employees. Managers should be ethical in all of their ways because they are the role models that the employees follow. If the employees will follow those managers that are unethical then chances are the employees will imitate what they are doing and they shall also become unethical too. But if the managers and top positioned workers will do the right thing then the employees will work as ethically as possible.

Chapter summary:

This chapter is about the development of an effective ethics program. This is very important in every business plan. This will promote ethical and legal conduct for the company. They must build an effective ethical plan because if not the company or organization will have a hard time monitoring their employees if they are deal with the standards that the company has. This also concerns legal conduct. Of course if one person is ethical he will not do ways to break a law. He will have self governance this means that the person would act according to what is right and would not try to defy a law. This will help benefit a corporation because by having ethics program the corporation would have a smooth time handling their employees and also the company.

Chapter9 (Implementing and Auditing Ethics Program)

Quotation:

"Pressure for an audit can also come from top managers who are looking for ways to track and improve ethical performance and perhaps give their firm an advantage over competitors that are facing questions about their ethical conduct."

Reaction:

In a management there is always pressure present especially through your boss. The company always wants to secure their business that they will always meet the expectations of their clients. To meet their expectation they must have the edge among other competitors that are present in the industry. Auditing their work is the best way to see where in the performance is lacking. The managers are trying to see whether the employees act ethical or not or if their performance is superb or not. The company is doing those auditing for the improvement of the company. If they will have an advantage over other competitors then their company will have more income and more sales. The company can earn a lot at the same time act ethically and so what is right to satisfy the customer needs.

Chapter summary:

Ethics audit is a systematic way of knowing the company's ethical program in order to know their efficiency. Through auditing their company's ethics they will be able to upgrade their company and at the same time maintain their ethical program. There will be an evaluation if how the company is doing. With this they will know if the company I doing well or not. If they are not doing well then its about time to improve their company and if the company is doing well then all they need to do is to continue their advancement so the company would reach their full potential.

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IT-ETHICS
(Book Review8)

Chapter5 (Ethics and the Environment)

Quotation:

"As the earth in a short few decades becomes twice as crowded with human beings as it is now, and as human societies are confronted with dwindling resources in the midst of mounting accumulations of wastes, and steadily deteriorating environment, we can only foresee social paroxysms of an intensity greater than any we have so far known."

Reaction:

This quote is about the environment that we are in today. It is said that in a number of years the world will be full of humans and that the resources will be less and also we will see that the environment will be near its end. If we won't act now the future world will be a waste full of people living in it. Such companies are trying to make income but do not think of the things that he has done to the environment. There are those plants and factories that create waste that ruins our environment. There must be an action to take so that the environment will be saved. Companies can gain income and not harm the environment. They must think and act ethically for the future world to be saved.

Chapter summary:

This chapter is about the proper way of thinking of the environment and being ethical when it come to environmental issues. The environment today is fast fading it is because of the people who do not think of what they are doing to the environment. Companies make living do not care what happens to the surroundings. The companies should act ethically so that they would think to themselves that what they are doing is unethical. The companies must take into consideration the environment and the products that they are creating doesn't leave any waste behind it must be 0% waste. If people will not act soon then there will be no more environment to have.

Chapter6 (The Ethics of Consumer Production and Marketing)

Quotation:

"Marketing management appears to be more concerned about generating revenues than they are about ethical and fair treatment to customers. "

Reaction:

There are growing numbers of companies that are present today. A lot of which are known and the others are still yet to be known. Today the companies are aiming for a high income and generate money with the help of the customers. There are some

companies that the main concern is generate income but do not think of the ethical and fair treatment to customers. The companies should also think ethically they can make a code of ethics that will be the standards for their company. They should also think of the customers and if it is fair for them. They should not take for granted the customers because there will come a time that the customers would stop patronizing the business even if it is the last company in the world. The key to that is fair and just treatment to the customers.

Chapter summary:

In a business there are three important things the first is the production for the products second is the marketing of the products and the main is the end consumer. There must be an ethical understanding about these things. First when it comes to production the business should consider a lot of things for the product to be perfect. The company must do proper things for the products. Next is the marketing, the marketing of products should be done ethically. There must be a proper way of marketing the products the competition on the competitors. The last is the consumer, companies must be fair to the consumer because they are the life of the business. The consumers must get the quality of product from what they paid for. These three must be done ethically so that the business will have no trouble in anything.

Chapter7 (The Ethics of Job Discrimination)

Quotation:

"Discriminatory is the act of individuals, these critics argue, and its individual women and minorities whom it mistreats; consequently, we should not say that discrimination exists until we know that a specific individual was discriminated against in a specific instance."

Reaction:

There is always a tension that will be built in every company. These tensions are the discrimination. Discrimination is in a lot of forms that can offend people. An example of this is the race when your color is black some dislikes you and also the status of living if you are in a high class society and if you are not. This discrimination are the acts of individuals that must be stop. There must be fair treatment not only just to some but to all. We also should not judge that discrimination is there until we prove that there is really discrimination.

Chapter summary:

This chapter is about the discrimination that is happening in a business. A lot of businesses do their discrimination hidden. Almost all of the time somehow they are doing discriminatory acts without them knowing. A simple example is the hiring of an employee there will always be discrimination in the aspects of where did the person graduated, the looks and color, the race and many more. Companies should not discriminate other people because the people they are discriminating didn't choose to be that way and does not deserve to be discriminated. There must be balance in everything and companies should always be fair not for some of the people but for everybody.

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IT-ETHICS
(Book Review9)

Chapter5 (Corporation)

Quotation:
"No one can deny that in public's mind a corporation can break the law and be guilty of unethical and moral conduct. Events such as corporate violation of federal laws and failure of full disclosure have confirmed that both our citizenry expect corporations to act lawfully, ethically, and responsibly. "
Reaction:
In any company it is sure that somehow they have committed unethical and immoral conduct. This only proves that no one person is perfect anybody can commit mistakes. The corporation should at the very least make up for their unethical act and make a change. The company should do their best to re establish their image and to coupe up from their moral conducts. Some corporations would not do anything but still do the same mistakes that they did which is the wrong practice but some reestablish their company and make it a better company.
Chapter summary:
This chapter is about the how company must be able to act ethically and to do what their job requires. The company is the one that is visible for the eyes of the people. They are the visual representation of the people inside if the business is doing something that is unethical and it defies the law then the people inside would be branded the same way. The corporation must act rightfully towards their consumer. They must be considerate so as to make the people believe in them. The corporation should also consider the general and do their social responsibilities. It is their duty and job to help out the people that are in need in return for what the people have done for their company. the people would make or break a company just by patronizing the company the company would live and earn but if the company is not patronized then it will loose its capacity to do business and close up.

Chapter9 (Job Discrimination)

Quotation:
"Institution can also discriminate. Sometimes this for of discrimination can be explicit and intentional. "
Reaction:
The institutions sometimes are the one who initiate discrimination in the job place. The discriminations are explicit and intentional which means that the institution

them selves practice the wrong habit of discriminating people. An example for this is in a business the color of people is a basis for being hired another is the appearance. They should not judge other people because the people that they are judging might just be the person that they need in their business. They must look at the performance of the person and not just the appearance. Looks is important but the skills are the most important.

Chapter summary:

This chapter is about the job discrimination that is very visible and widely accepted. For me as a graduating student I fear the interviews by the companies because of the fear of being discriminated. The companies are doing discrimination which is not a good practice. They should measure the personality and the skills or what the applicant can do for their company not just their visual features. I believe that this practice should be stopped. It is not the fault of the person that he looks that way. An example is the gender, women are more discriminated by men because in the work place the majority of workers are men and the bosses usually are men. By looking at this scenario we can clearly see that the discrimination of gender applies here. The companies should make a change about discrimination so that it would be fair for everyone.

Chapter10 (Consumer)

Quotation:

"Business's responsibility for understanding and providing for consumer needs derives from the fact that citizen-consumers depend on business to satisfy their needs. The dependence is particularly true in our highly technological society, characterized as it by a complex economy, intense specialization, and urban concentration."

Reaction:

The consumer is the top priority for the businesses. They must measure the needs and wants of the consumer for them to know what to sell and what is the right product or service for the people. But the consumers are so many that is why they must survey and make judgment based on what is the situation. It is the job of the management to ensure that what they will generate will be the right one for the people if not then the company would just loose its chance to earn profit from the people.

Chapter summary:

This chapter is about the consumer and their wants and needs. The consumers are the heart of the company if you take them out the company won't be a company anymore. The consumer is the ones saying what their needs are and what they want that is why companies should focus on the needs and wants of the consumer. They should give what is right to the consumer. The company should give their one hundred and one percent when dealing with the consumer. They should also give what they promised to the consumer. The company should not give promises from their marketing and advertising but they do not deliver what the intended product is. If there is a warranty included in the product then the warranty should be considered and should be applicable to all. The promotion for a product must not be for some people only but for the benefit of the majority.

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IT-ETHICS
(Book Review10)

Chapter5 (Individual's Response to Ethical Issues)

Quotation:

"Problems are complicated entities that form, develop and disappear according to their own dynamics. An issue is likely to be categorized as problems because it involves many different values and principles which, when taken into isolation, make perfect sense, but which, when taken together fall into conflict."

Reaction:

This quotation is all about the problems that arise from the workplace because of ethical issues. It says here that the problems are developed and disappear according to their own dynamics which means that it is formed and problems can be resolved. The problems can be an issue from somewhere and can also be a problem. The problems that are from the workplace are caused by some ethical issues. An example for this is the individual's discrimination where in the person is discriminated and it will result to a problem in the workplace. Since the persons are in the same workplace they will develop a tension and would be an issue if not resolved. But everything can be resolved and if it happens then they will have an orderly and ethical workplace.

Chapter summary:

Every person is different and each person has their own understanding about certain things that nobody can understand. Each person has their own opinion about something like in ethical issue a person would take other issues as not related to him but for others they can relate to it. This proves that no person is the same each one of us have our own unique way of understanding things and each one of us have our own response. In this chapter there are a lot of ethical issues present like the ethical problems in the workplace the ethical awareness and others. It only tells that the there are always problems or ethical issues in individual personalities that must be resolved or else it will worsen the situation.

Chapter6 (Whistle Blowing)

Quotation:

"Loss of employment is common for the whistleblowers, with opportunities to gain alternative employment often limited. Some whistleblowers have become unemployable as their names have been circulated among employing organizations as 'troublemakers'. "

Reaction:

The whistleblowers are the ones who are telling the truth about the certain situation because he knows that there is something wrong and that the management won't listen to him. The life of a whistleblower is crucial and can be dangerous because the person involved will not have a normal life and cannot work again because they will be branded as a trouble maker. Most if not all whistleblowers are poor after the situation they are in and cannot recover. Truly the life of a whistleblower is hard but inside the conscience is clear and you know for a fact that you have made the right thing and you have made a change.

Chapter summary:

This chapter tells about whistleblowers and the life that they will be encountering after they blow their whistle. For me I am in favor of the whistleblowers because they are doing the right things for the people but it is so sad that there are no backup after the whistle blowing. The persons who do this have their own reasons on why they are doing such things. Corporations must and should be ethical enough so that there will be no need for whistleblowers. But whistleblowers must have their credibility because if they it will only be a mere allegations. There must also be a certain steps before a person blows the whistle if it is satisfied then it is the right time to make an action.

Chapter7 (Organizational Response to Ethical Issues)

Quotation:

"Project management professionals shall protect and safety, health and welfare of the public and speak out against abuses in the areas affecting the public interest."

Reaction:

In a workplace that is full of people one or two persons are connected to the abuses by anyone. The managers and also the top management should be the one to protect the rights of the people that are abused by other people. It is unfair for them that they are doing their work and the others are busing that person. The justice must be everywhere and it is for everyone not only for a few people. If the person is abused he or she must make it to a point to tell the top management and not to stay silent about the issue. There must be a right punishment for the person who abuses their power.

Chapter summary:

This chapter is all about the organizational response to the issues that are internal and also external. The organization plays a big part in the image of the people. If the organization is a poor organization then the individual people will be affected because they are the internal and vice versa that if the people are not working well it will reflect on the image of the company which is the external. There are different ethical issues and several of them are still an issue and haven't been resolved ever since. That is why it is important to take a look at the organizations internal and make it good so that the image of the company will be a good image towards the consumers.

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IT-ETHICS
(Book Review11)

Chapter3 (Justice and Economic Distribution)

Quotation:
> "The relationship of masters and workpeople will be gradually suppressed by partnership, in one or two forms: in some cases, association of the laborers among themselves. These developments would not only enhance productivity but more importantly promote the fuller development and well being of the people involved. . ."

Reaction:
In a corporation there is always a boss and a worker. The boss will tell the worker what to do and what is their job in the business. But the relationship of the master and the worker must be bonded enough and must have respect for one another. A boss must treat his worker like a person and do things that will satisfy the needs of the workers. Through this relationship the workers will have a good attitude towards you because if you treat them nicely they would return a nice treatment to you but if you treat workers in an unlikely manner then they would return to you what you are doing to them. An example for this is giving the right payment at the right time, you personally approach them if they have problems and most especially let the workers feel that they are a part of the family. Through these attitudes you will not worry about the workers and surely they would do their best in working at your corporation.

Chapter summary:
The chapter talks about the main point of justice it is said in the book that justice must be for everyone. Justice doesn't choose the person to have justice it must be for all and even if a person has no money he must and should have justice. The poor people must have equal rights as with the rich people it doesn't necessarily mean that if your are a rich person you can buy justice and the poor can't buy anything. Even though you are a street children or a rich person or even in any economic class you should have the same justice as the others have.

Chapter5 (Corporations)

Quotation:
> "Social responsibility implies that a business decision maker in the process of serving his own business interests is obliged to take actions that also protect and enhance society's interests. "

Reaction:

A business must be responsible enough to give in return what they are getting from the people. The business must make necessary actions in order to serve the people or the mass and help the community in its endeavor. Being socially responsible means being ethical and helping the public and handing them a hand. The businesses earn a lot from the people and without the people they will not function and they will not earn the least thing they can do is to give back the favor to the people. An example for this is the corporations that do corporate social responsibility. They have a program that will help the people and through this they are giving out donations and charity work for the people. They are also giving out housing projects that poor people can afford they also have feeding programs and also the medical missions to aid the sickness of the cant afford classes.

Chapter summary:

The corporations must and should give a part of their earnings to help the less fortunate people. Parts of their earnings come from the people and they should give back what they have to the community. The corporate social responsibility must be for all corporations and for them to help the people who are in need. Giving a part of what they are earning will not mean that they will give all they have this is just to aid the people who needs help.

Chapter8 (Moral Choices Facing Employees)

Quotation:

"A bribe is a remuneration for the performance of an act that's inconsistent with the work contract or the nature of the work one has been hired to perform. The remuneration can be money, gifts, entertainment, or preferential treatment."

Reaction:

There are many challenges that face an employee in it workplace one of which is the bribe. The bribe can come in any forms they can be in money, gifts, "under the table" and other forms. The employees will have a hard time to decide whether to accept the gifts or reject it but in times like this where money and job is hard to find people stick to getting the bribe and letting it pass by. It is unethical for the workers to accept bribes in any form for this can destroy the image of the company. The company will be the one to blame and its reputation will never be the same. It is very visible especially here in the Philippines all the bribes. When you go to the government office they also have bribes in order to work or hasten your transaction with them. It is so alarming to see the situation and making it ordinary in our lives the different forms of bribery. The best way to avoid this is by being ethical and put in your minds that the best form of government is self governance.

Chapter summary:

This chapter is about the choices facing the employees in a corporation. It is not ordinary for the employees to have insider trading, bribery, kickback gifts, whistle blowing and other situations. This cannot be avoided because it is an everyday living of employees. In order for them to choose the right decision they must have a stable understanding about ethics and they must build up what is the consequence if they choose the decision that they made.

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IT-ETHICS
(Book Review12)

Chapter13 (Marketing, Truth and Advertising)

Quotation:
"Advertisements do not only make statements, their purpose is to try to persuade people to purchase the products advertised. Persuasion may take form of making statements, but it need not. "

Reaction:
In a business there are always advertisements that are created and shown to the public. These advertisements are not only there to give information about a certain product but it is also there to persuade the people to buy their products. The must be good in terms of quality and how the product is shown. The ads must be catchy and will be easily noticed in order for the consumer to see the benefits of the product and how it actually works. The persuasion to the people may be in the form of making statements which means that the consumer will still buy the product if the advertisement materials are good and shows all the best about the product. The persuasion is also very important so as to get their target market to buy the products that they are selling.

Chapter summary:
This chapter teaches the right attitude and the right ways on how to ethically advertise and market the products of the company. There are a lot of marketing strategies in order to sell a product and the best way and the wrong way to do it is to advertise with the wrong information about the products. The right way to do it is to advertise a clean and true product. Companies don't need to be unethical to sell their products it is just a matter of advertising the products. Whatever they promised in their advertisements is what the customers must receive so as to be fair to the consumers.

Chapter14 (Workers' Rights: Employment, Wages, and Unions)

Quotation:
"If setting wages by the market is indeed just, then it should be positioned to spell out why it is just. And once spelled out the reasons can be carefully analyzed to see if they are sound. "

Reaction:
One of the main reasons why workers work is because of their wages. Today a lot of workers work to earn money and to live for everyday but some employees don't receive their right amount of salary. The wages must be set to the right amount so that it would reflect the work done by the employee, if the employee does a good job then most

probably the salary would be high and if not the salary will be reduced. Most company still don't give the right amount of salary even if the employee is very hard working that is why there should be a standards in wages to tell if the wages that the employees are receiving is just or not. The employees should think twice in dealing with the right wage. If the company doesn't give the right amount of salary it means that the employee should find another job that will pay the worker the right amount of salary for the right amount of work done by the employee.

Chapter summary:

In this chapter the rights of an employee is stated and what is the proper thing to do in order for the company to achieve its maximum potential through their employees. The companies have their workers that they are delegating the tasks. In order to meet the company's standards the company should give the right amount of salary to the employee so that the employees will have a good working relationship with the company. If the company ignores their workers and tries to be harsh on the employees then the company will have a hard time with their employees. Their employees can for a group and make a rally this is what their right is all about in dealing with an unjust company. The operation of the company will stop because of the workers rallying around. So to avoid these cases the best thing that a corporation should do is to have a good working relationship with their employees so that they would give back what you gave them.

Chapter18 (Information, Computers, The Internet and Business)

Quotation:

"Most Internet users are by now aware that their computers are vulnerable to malicious and possibly seriously damaging attack through the internet. Malicious codes come in various forms. The most prominent are viruses."

Reaction:

In the current times the virus attacks are very rampant. It is very normal to get a virus anywhere whether it is on the internet, emails or even in an ordinary website. The virus attacks can be avoided provided that the user will take caution in dealing with the internet. Majority of the people today know what a virus is because of its threat to the users. They also know the ways to avoid the virus which is to install an anti virus in their respective homes unlike before that they format again and again the computer. This only proves that the users of the computers are now aware of what is going on in their computers and knows how to handle them.

Chapter summary:

The internet is full of malicious components that would destroy your computer when you access sites. These are viruses that are made to harm the computers. The viruses will not be there if no one created it. It just so happens that the creator has the talents to do that but made the wrong way and used their skills for harm. Now the companies usually have their Internet connection that can be a threat to the company. The best way to eliminate and avoid these is to be attentive and see if the website that they accessed is a trusted website or not then it is also useful to have antivirus installed to protect the computers from viruses. If only the skills of the makers of the virus are put to use then the people will not have a hard time in the internet.

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IT-ETHICS
(Book Review13)

<u>Chapter5</u> (Corporation)

Quotation:
"The first sense, "moral responsibility" refers to holding people morally accountable for some past action. If you leap into a river and rescue a drowning child, you are responsible for the child's being saved and deserve to be praised. "
Reaction:
The responsibility of one person depends on his or her own thinking. If a person doesn't want to be responsible it is up to that person not to but he is not being morally responsible. The meaning of morally responsible is being in charge or liable for the people. The person will act according to what the person's own perspective. For example in the quotation the child is drowning if the person will save the person then he has a clear understanding about what is right but if the person chooses to ignore the person then it came from his own perspective. The person must know something about being ethical in order to do what is right. If the person is going to act ethical then the person most probably will be morally responsible about things.
Chapter summary:
Each and every company has their own rights and obligations that they need to do. An example is the code of ethics which every company should have in order for them to know the standards that they need to do and what not to do. Their code of ethics should reflect the company's actions toward things and what ethical action will they do in order to handle everyday challenges. Another is the corporate social responsibility which all companies should have because it is the right thing to do. A lot of the companies today have their own CSR because they want to help the community to be better and to help the less fortunate in their endeavors.

<u>Chapter7</u> (The Workplace (2): Today's Challenges)

Quotation:
"Companies and other organizations have an interest in protecting their good name. The off-duty conduct of employees might damage an organization's reputation, but in practice damage is often hard to establish. "
Reaction:
The companies nowadays are polishing on their names for them to be known and for their business to be recognized by other people. The name of their companies is the bearing or the basis for the status of the companies. If the company's name is not known

then people will then go to other stores to purchase materials but if the company is well known and has a good image to the public then all of the people will be purchasing your products because they know that you have a quality products and even new customers will immediately choose your product against others. But protecting the name is hard because it is based on the employees that the name is protected. Since the employees are the one interacting with clients then they represent a company if they act negative towards customers the name of the company will not be good to others that is why there must be proper training in the employees so that the name of the company will not be ruined.

Chapter summary:

There are a lot of challenges that the employees will face when they are in a company or a business. It will depend on the employee on how to handle those challenges. There must be a strong ethical foundation of the employee so that the employees would do the right things when the situation comes. Examples of the challenges of an employee are bribery, money matters and other situation. The employees must do what is right so that the company would not be affected and the image of the company will still be the same.

Chapter111 (The Environment)

Quotation:

"Acknowledging a human right to a livable environment, however, does not solve many of the hard problems facing us. In the effort to conserve irreplaceable resources, to protect the environment from degradation, and to restore it to where it was before being injured, we are still faced with difficult choices."

Reaction:

This world is the only place that we humans are going to live in for the rest of our lives or until we die. The environment must be protected because nobody wants a dirty place to live in. the cleaning or protecting of the environment is not the only problem that there is in the world but it will be a good start for all of us to have a safer place. Being ethical means that we must do the right things and doing the right things means that we must protect our environment by cleaning it. Unlike other companies that build waste in this world the other companies must do what is right and control their waste so that we can help the world recover and we will have a better place to live.

Chapter summary:

The environment is very important for everyone because this is the one source that gives unlimited resources for everyone and also for companies. If people would waste the resources that the environment would give then the people would have no more materials to use. The environment must be protected especially the businesses because they are the ones that are using majority of the resources in our environment. They must do ethical steps so that the environment would be preserved.

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IT-ETHICS
(Book Review14)

Chapter4 (The Ethics of Web Design: Ensuring Access for Everyone)

Quotation:
     "In order to accommodate the physically handicapped population, there are several accessibility programs or applications designed to help them view the Internet more effectively. For example, voice applications are used to enable surfers to browse the Internet using voice commands. "

Reaction:
     In today's times there is a lot of wide range of variety of choices for the handicapped. Handicapped people are not tied only to the handicapped tools there are also available items for them so that they would have access to the latest technologies despite their condition. There would be nothing to stop them from learning and from using the latest device just because they are handicapped. There are a lot of gadgets for different types of condition such as the voice programs that can read the voice commands for the blind and other types like for cell phone they also have voice recognition that will help them use the latest technology. This only proves that nothing can stop them from having a taste of the latest technologies.

Chapter summary:
     In every websites the most important part of it is the interface because this will dictate if the user will use the website or not. If the interface is badly designed then chances are the user would not want to use that but if it is developed well then it would be used by the people. There are a lot of types of designs but the designers must take into consideration the designs for different types of people whether it is a handicapped or not. There must be a technology that will let the people access the different websites.

Chapter6 (Internet Voting: Beyond Technology)

Quotation:
     "Modern information systems can process millions of financial transactions daily, perform e-commerce and implement a variety of remote devices for personal transactions such as ATM machines. So why not use information systems to perform the most fundamental task of counting? "

Reaction:

In the Philippines choosing a leader is the most important part of voting a leader. If the people would vote the wrong leader there will be a problem with the country because of the lack of skills of that person but if a good leader is chosen then the country would rise and the economy will again rise. Today is a modern age that even the voting stage can be automated and the voting can be online. With the open technology there are no impossible things because we can use the technology to have faster transactions and so that the errors will be minimized.

Chapter summary:

Voting a president is the most important decision that a voter must make. Today because of the president that we choose to sit to become the president we are experiencing a crisis that is making us suffer. It is said that the people did not vote for the president that we have instead there are anomaly that there are ballot switching. If we will have online voting then the counting of votes will be fast and accurate also the switching of ballots will not be possible. There are a lot of power that technology can offer it is just our proper understanding of the technology for us to use the full potential of the technology.

Chapter7 (The Protection of Minors from Harmful Internet Content)

Quotation:

"Certain Internet content may cause emotional trauma, for instance. Implicit is an acceptance that a person who has reached his or her late teens (18+ = adult) is able to exercise a mature choice as to what content to consume compared to someone younger (= child)."

Reaction:

There are contents in the internet that are not intended for minors. These contents must be filtered so that the contents that are harmful for the minors will not be seen by them. If the minors will see the harmful content this might cause emotional trauma because a teen is different from a child because the teens might be able to handle the content but for the children it might have different effects that can ruin the child's' life.

Chapter summary:

In the internet there are a lot of different contents to choose from. As we all know the generation today is very "tehcie" that even a child can hold the computer and open a website and access the internet. Without the supervision of the parents the contents that are not intended for them will be seen by minors that is why to prevent these kinds of situations there must always be supervision by the parents so that they would be guided in what they can only see. But not all the time parents are there to look over the minors that is why another thing to prevent it from happening is to get a software that will block the access of the minors if ever they will be going to the sites with harmful contents in this way they cannot go to websites which has adult or harmful content that can harm them.

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Company

1. Page2-Media defenders main stalking ground are the destination that help people find and download movies and music for free.(snoop up computer files)
   - The media defender is stalking the people's file which interferes with the privacy of the people.

2. Page2-Media defender monitors this traffic and employs a handful of tricks to sabotage it. (harm other people, social consequence)
   - Media defender is trying to stop the spreading of files but what they are doing here is an unethical way of stopping the situation.

3. Page2-Other Media defender programs interfere with the process pirates use to upload authentic copies. (Interfere with other peoples computer work).
   - Their program is good on one side but what they are doing is interfering with the work of other people.
4. page5-The RIAA has employed Media defender's competitor, Media sentry, to trace uploading music so that the trade group can sue them. (Snoop around peoples files, consideration for fellow humans.)
   - The RIAA should not snoop up the files of other people and sue them for the things that they have done because they don't know that what they are using is illegal and it is available on the internet.
5. Page5-The practice of using false pretenses to get personal information about someone. (Snoop up files, consideration and respect for fellow humans.)
   - Those are private files that the people are keeping it private if people would try to get their information they are interfering with the privacy of that person.
6. Page6-So I did a quick search and they are couple of copies of the film on there right now. Maybe and hopefully those are our guys 'fake' version. (Snoop up computer files, piracy.)
   1. They are looking around the files of other people and also the piracy or the copies of the film.
7. Page7-its laws protect internet service provider from being sued for what passes through their network which gives them little incentive to turn downloader over to group liker the RIAA or the MPAA. (Social consequence.)
   - This should not happen because the users do not have any idea that the files that they are downloading are illegal and you will be penalized. The company should also consider the users of the internet.
8. Page7-If Media defender wanted to search to see whether a client's file were accessible through the pirate bay, well they'd just have to do it from home. (Snoop up the computer files, social consequence.)
   - The media defender is interfering with the confidential files of the clients that are not meant for them to see. This is an unethical action because they did not ask for any permission.

9. Page9-Bloggers accused the company of running a honey pot to trap pirates who were uploading protected content. (Don't use computer to harm other people.)
   - The downloader's of the files are not to be blamed because the file is available in the internet and if they download the files they are not to be harmed.
10. Page9-Not only they paid a company to break the pirate bay's terms of service which forbid companies from tracking usage, logging Ip address, or doing anything disruptive but Media defender had created code specially for hacking into pirate bays system. (Interfere with other peoples computer work.)
   - They should not use their computer for them to be able to access the pirate bays computer works.

Angelique Rufino
Jessie James Tan

Company Reaction

1. I agree, there is an ethical issue because the company should not trap the users without them knowing it's a trap.
2. I agree, because the company is the one responsible for determining the users which upload the files. It is interfering with the privacy of the users.
3. I agree because they are looking at the computer files and also snooping up the computer files of the user.
4. I agree because they are hindering the usage of the ip address. It is a wrong thing to interfere with other people's privacy based on the ten commandments of computer ethics.
5. I agree, because what they are doing is really unethical
6. I agree, because message will degrade the work of the people using the computer.
7. I agree, because it is unethical to snoop up at other files and other peoples work.
8. I agree, because they are trying to trap the people in order to know who the ones are violating them. It is unethical because they are baiting the people.
9. I agree, because this is like a honey pot that traps the users.
10. I agree, but there is an addition which is it is also violating the intellectual property of the people.

Angelique C. Rufino
Jessie James P. Tan

Pirates

1. Page 1: Ethan would take over the office, and soon he'd start taking over the computer networks of companies around the world.
- Thou shall not use other people's computer resources.
- Ethan went to the office of his father and he used the resources without permission from his dad.
2. Page 1: Exploiting a weakness in MediaDefender's firewall, he started poking around on the company's servers.
- Thou shall not snoop around in other people's computer files.
- In the first place he should not test the firewall of the MediaDefender since he is not tasked to test the vulnerability of the firewall.
3. Page 2: He hands me a flash drive containing documents that I was later able to independently verify as internal, unpublished information belonging to MediaDefender.
- Thou shall not copy or use proprietary software for which you have not paid.
- Ethan should not make copies of the files and distribute it to others and even in the first place, Ethan should not have one copies of those.
4. Page 2: He also pulls out a well-creased sheet of paper bearing my name, the first five digits of my social security number, a few pictures of me, and addresses going back 10 years.
- Thou shall always use a computer in ways that ensure consideration and respect for your fellow humans.
- Ethan should not go beyond. He shouldn't invade the privacy of that certain individual.
5. Page 2: While logged into MediaDefender on one computer, he chatted on another with some hacker friends to see if they knew anything about the firm.
- Thou shall think about the social consequences of the program you are writing or the system you are designing.
- The hackers should also know the consequences of the things that they are doing, researching and the things that they are planning to do.
6. Page 2: In the spring, however he decided to explore the company again.
- Thou shall not snoop around in other people's computer files.
- Ethan should not explore the company's files since he doesn't have the sufficient rights to explore those confidential files.
7. Page 2: Over the next few months, Ethan says, he figured out how to read MediaDefender's e-mail, listen to its phone calls, and access just about any of the company's computer he wanted to browse.
- Thou shall not snoop around in other people's computer files.
- Thou shall always use a computer in ways that ensure consideration and respect for your fellow humans.

- Everybody should respect the others and they should not invade the privacy of a certain individual or establishment. They should respect the confidentiality of the files and business processes that MediaDefender's have.
8. Page 2: He uncovered the salaries of the top engineers as well as names and contact information kept by C.E.O and co-founder Randy Saaf (with notation of who in the video game industry is an "asshole" and which venture capitalists didn't come through with financing.)
- Thou shall not use a computer to steal.
- Thou shall not use other people's resources without authorization or proper compensation.
- The information than Ethan took are the information that only the company should have. He should not explore things that are private and confidential.
9. Page 2: Ethan also figured out how the firm's pirate-fighting software works.
- Thou shall not interfere with other peoples computer work.
- Ethan should not interfere with other people's computer work since it is already part of the intellectual property of that certain individual who made that.
10. Page 2: He passed on his expertise to a fellow hacker, who broke into one of MediaDefender's servers and commandeered it so that it could be used for denial of service attacks.
- Thou shall not use a computer to bear false witness.
- First is they don't have to steal something and second it is also wrong if they will do some things that might bear false witness.

Angelique c. Rufino
Jessie James P. Tan

Pirates:

1. We both agree but we would like to add that it is also against with the other commandment which is thou shall not snoop around in other people's files because Ethan started browsing the files of the MediaDefender.
2. We also agree with the other's group idea since Ethan took the internal information which only MediaDefender should have.
3. Agree. E-mails are private information.
4. Agree. Even we try to know whether Ethan used it for his own purpose it is still against the 10 commandments.
5. Agree since we also wrote that certain issue in our paper and we both believe hat it is an issue because it violates the 10 commandments.
6. Agree because they don't have the right to use other people's resources especially if they don't have proper authorization.
7. We both agree but we would like to add that it also affects the commandment which is thou shall not use a computer to steal because Ethan also stole the files then he gave it to his fellow hackers.
8. We also agree because snooping around in other people's computer files because he even discovered internal and confidential documents of the company.
9. We also agree but we both would like to add that he can also harm others by that.
10. We agree because it is very clear that Ethan store the private and internal information of the MediaDefender

Jessie James P Tan
BS-IM

The Andhra Pradesh e-Governance Story
(Reaction Paper)

The Book is all about the state in India where the rate of people is high. The illiteracy rate is also high and a lot of people are neglected by the government because of the ratio of people and the government. And so there was a unique approach that wanted to change the government into a digital technology and internet as the basis for making the government responsive for the people.

In the Philippines where there is a high corruption rate there must be a step that must be done in order to eliminate the high corruption in the Philippines. The strategy that was used in the book was a wise strategy in order to minimize the process and to be able to make the information available for the public. This will benefit the people because people will only go to the internet and make use of the available resources so that the time spent on getting the documents will be fast. This strategy can be used in the Philippines so that the corruption will be lessened since in the story the rate of corruption gradually decreased because of this movement. The people will also be forced to learn the technology in order to coupe up with the modern technology. But in the Philippines there are a lot of people who does not know even what a computer is. There must be a training or information that must be given to the general public so that everybody could access the information in the internet. But I don't think that the government would allow such changes in the Philippines because the government officials are the one in charge of the corruption that is happening in the Philippines. In other words they will not like this system because their business when it comes to corruption will be gone and their corrupt system will be revealed to the public. It is automatic for them to resist change an example is the automation in voting. The system must be automated so that cheating the votes will not be possible but what happened the officials are the first to say that it is not needed because there are a lot of things that must be done. If they did the right thing then maybe the true votes of the people will come out and the black out in the counting of the ballots will be gone because in just a click away the results will be easily displayed. If change happens then people will know the real situation in the Philippines and pin point the officials that are really corrupt and make a change.

Truly Philippines can be changed in many ways. It must start in each and every people so that the change will be visible and the country would experience a growth and will rise from the damp and remove the title as the most corrupt in the whole world. It is said that the best form of government is self governance. Through self governance people would be ethical enough and know what is the right thing to do and what is the wrong thing that must not be done

Jessie James P Tan
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Casas Bahia: Fulfilling a Dream
(Reaction Paper)

Samuel Klein in a Nazi concentration camp has left his place and went to Brazil to pursue a career. In his life in Brazil he was selling a lot of things in order to support his family. After fifty years he has been successful in his business and made it a big business not just a small time business but a large retail chain selling electronics and other furniture. His target market doesn't only consist of the upper class but it is open for all classes who want to purchase their products. Poor people can experience to buy their product because they are adjusting the price so that all levels of people can afford to buy their products.

The strategy in making their business grow is by making their product available for all. They are not choosing the customers and they are not trying to put down those people that are less fortunate that wants to buy the product. Instead what they are doing is to sell the products a lower price so that people from the lower class can afford the products. They give the products to the customers paying it at a certain period of time if ever they can't afford to pay right away. Once a customer wants to buy their products even if they are in lower class they will offer it in a lower price or maintaining the brand but reducing the size so that the quality of the product stays and the people won't feel degraded. By doing this strategy not only all the upper class will buy your product but all levels and all forms of people will and the business will generate more profit from it. Since people won't feel down they will buy at that store because the business is offering something that is not usual for other persons which is making the business open for the lower classes. This is what must be done by any business which is to make profit not by looking at the money of the customer but also by thinking of their needs as well. If businesses will follow what Samuel has done then the people won't have the wrong perception of the levels of classes. Other businesses will only cater to the rich people because they have the money, the power and all the wealth but what about the poor people which are degrader by the classes present today. People should think about other people as well and what will happen. They must first look at the situation if they are stepping at the poor they must have the balance so that the people that are poor can also enjoy and experience the buying experience that only his store offers.

There should be a system in everything. This system should give a good outcome for all and not only for a few people. The business should make profit but they should also take into consideration of all the people. The business should also think of the employees that are working for them so that the company would fully function and the income of the business would increase more.

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IT-ETHICS
(Code of Ethics)

Appendix A

1. Accept and Provide Appropriate Professional Review
   Codes guide the members of a profession in ethical choices.
   - This is considered as strength because the statement tells that it is accepting and it is open for a reviews and this will influence the people in dealing with the ethical choices.

2. Honor Contracts, Agreements, and Assigned Responsibilities
   Codes discipline members when they violate one or more of the codes directives.
   - This is a strength because the contracts and the responsibilities will be the one to influence the people not to violate anything because of the agreements and a contract is present.

3. Manage Personnel and Resources to Design and Build Information Systems That Enhance the Quality of Working Life
   Codes enhance the profession in the eyes of the public.
   - This is enhancing the structure and will manage the employees so that the public will see the outcome of their change.

Appendix B

1. I will protect and promote the health and safety of those affected by my work.
   Codes enhance the profession in the eyes of the public.
   - This is promoting the health and safety for all the people and this will reflect as an enhancement for the public to see.

2. I will continue to upgrade my knowledge and skills.
   Codes educate the members of a profession about their professional obligations.
   - This is a strength because upgrading of knowledge and skills will also tell or inform the members about their obligations.

3. I will work competently and diligently for my clients and employers
   Codes enhance the profession in the eyes of the public.
   - Better performance o an employee will reflect to the image of the company and that certain employee can give or build a good relationship to its customers.

Appendix C

1. You shall carry out work or study with due care and diligence in accordance with the relevant authority's requirements, and the interests of system users. If your professional judgment is overruled, you shall indicate the likely risks and consequences.
Directives include in many codes tend to be too general and too vague.
   - The instruction that is stated in the BCS Code of Conduct is not too clear and it is quite misleading for the readers especially if you are not part of the business or company.

2. You shall not misrepresent or withhold information on the performance of products, systems or services, or take advantage of the lack of relevant knowledge or inexperience of others.
Codes inform the public about the nature and roles of the profession.
   - This part can be considered as strength since it might inspire others that they should be knowledgeable about the business that they are doing so they won't mislead those who are not knowledgeable of the products or services they offer.

3. You shall seek to upgrade your professional knowledge and skill, and shall maintain awareness of technological developments, procedures and standards, which are relevant to your field, and encourage your subordinates to do likewise.
Codes educate the members of a profession about their professional obligations.
   - They would like to motivate their employees not to stop working or learning new things that will be beneficial to their fields. They are encouraging their employees to strive harder.

Appendix D
1. To accept responsibility in making engineering decisions consistent with the safety, health, and welfare of the public, and to disclose promptly factors that might endanger the public or the environment.
Codes enhance the profession in the eyes of the public.
   - They would like to cater everyone who is in need of their services and they also want to provide prompt responses for those who seek their service.

2. To reject bribery in all its forms.
Codes inspire the members of a profession to behave ethically.
   - They are training and encouraging their employees to refuse all kinds of bribery meaning they will and should behave ethically all the time.

3. To assist colleagues and coworkers in their professional development and to

support them in following this code of ethics.

Codes guide the members of a profession in ethical choices.

- The IEEE wants to make their employees work hand in hand and also abide by the code of ethics that they prepared for everyone in their business.

Appendix E

1. Accept full responsibility for their own work.

   Codes inspire the members of a profession to behave ethically.

   - This is an inspiration to other fellow members to be ethical and do what is right in their respective work.

2. Ensure that software engineers are informed of standards before being held to them.

   Codes guide the members of a profession in ethical choices.

   - This is a strength because the software engineers are guided by the ethical choices and from that the software engineers are the one to decide which ethical decision to do.

3. Offer fair and just remuneration.

   Codes inspire the members of a profession to behave ethically.

   - Having this kind of situation where is the just and right payment is offered this will inspire others to be ethical in their work. This will influence the members not to be unethical when dealing with others.

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IT-ETHICS
(CEMEX)

1. How did CEMEX fundamentally change the way it conducted its business?
   - CEMEX form their old way of selling products made a new strategy which is to sell complete solutions. With this new strategy CEMEX has established a strong brand name. CEMEX brought IT into an industry that did not use technology strategically and fundamentally transformed the way the cement and construction business is running and customer value is created.

2. How does information systems contribute to CEMEX' competitive advantage?
   - CEMEX invested in the information systems that enhanced their productivity and manage the operations more efficiently. The company achieved it competitive cost advantage over other competitors by making up a distribution infrastructure and centralized, computerizing the delivery network wherein every truck is monitored in real-time so that deliveries would be on time.

3. What is social capital? How does CEMEX build social capital?
   - Patrimonio Hoy is the system behind the social capital. Social capital is all about helping the low-income they must have their word, honor and reputation. All they need to enroll is to promise to be consistent about making weekly savings payments.

4. How is the low-income savings characteristics of Mexican society characterized?
   - The low income savings is called tandas or pools. The system works when the families have spare money left to save they can put it into the pool once a week or intervals. Members can bid for the pool by deep discount or win the pool through lottery. The pool is used for unanticipated family emergencies, education and housing.

5. How are the entrepreneurial characteristics of the women in Mexican society tied to the CEMEX BOP strategy?
   - The women are entrepreneurial in the family. Studies have shown that 70% of the women are the ones who are saving for the tanadas system. Women are the ones thinking of the ways on how to allocate money to the system and to budget their money for their everyday lives.

6. What did the CEMEX initial market research in Guadalajara discover?
   - The discovered that the social and economic profile of low- income communities are the majorities, second CEMEX is loosing its stronghold in the second largest city in Mexico and third the home of the people there all seems to be under construction. They also discovered that the homes are composed of clay and limestone. CEMEX had to find other ways for the growth in Giadalajara. They do not call them customers instead they are called partners.

7. What is the role of *socios* in the Patrimonio Hoy system? How important are they in the making the system successful?
   - These socios are groups of people composed of three members in a group. It is structured to have only three people so that there is a discipline in the members and much easier to for payment. The groups are there to help each other during emergencies.

8. Why do you think it was important for CEMEX to position itself as a *complete solutions provider* vs. just another product provider?
   - Because if CEMEX would stick to position itself as another product then people will tend to ignore their company because it does not have any other special abilities that differs from other companies. It is important to place themselves into a new solution provider to make a new image that will be patronized by the people.

9. How is the social capital of Patrimonio Hoy promoters related to economic capital?
   - The promters are there to invite people to join this saving-credit system to help the people and in return the promoter who is responsible for the new comer will have points. The fewer economic capital you have, the greater you depend on your social capital. This system encourages more promoters to bring a lot of committed socios to them.

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?
    - Their promoters earn through the commission that they are getting by recruiting socios in the program. The socios get its value from the creation of houses for them by the program. The distributors will have constant revenue because of the socios that are in the program because through their savings they will be able to get from the suppliers the materials needed to build their houses.

11. What is *patrimonio*? Why is this important for the marketing efforts for the Patrimonio Hoy system?
    - Patrimonio or patrimony or the capital assets. Patrimonio Hoy is a program targeting the housing needs of the low-income population by CEMEX, a major Mexican company and a leading global cement producer. Its innovative approach reduces significantly the cost and time needed by the poor to improve their housing.

12. How can Patrimonio Hoy offer a slightly higher price than its competitors and maintain a competitive edge?
    - Patrimonio Hoy in the first place is a well developed system that even if they increase their price slightly they will still have the people because of the

programs that they are offering. They can also add service to the people so that this will cover for the slightly increase of prices.

13. How does the concept of freezing prices encourage *socios* to do more business for Patrimonio Hoy?
   - The freezing of price of the materials are somewhat encouraging the socios or the people because they know that the price would not fluctuate and will be constant. They would just have to contribute at a given period. Socios knows that they would it will be a win-win situation for them.

14. Intuitively, doing with business with a low income group would be riskier than traditional lending models but it is profitable for Patrimonio Hoy. Why?
   - They are profitable because they are earning with the payments of the members that are joining their Patrimonio Hoy next is that they will also profit from the members that are not able to pay on time because the people will have to pay added amount even though is doing business with the poor they will still earn a lot from them because the population of the poor is a lot greater.

15. What is the role of peer/community pressure in the Patrimonio Hoy lending model?
   - The Patrimonio Hoy will be having two partners in one group if the one partner has unable to pay for the amount that he promised then he will have a penalty of fifty percent and the late payments are also have a hard time of having a credit.

16. How has Patrimonio Hoy changed the consumer behavior in Mexico?
   - The Patrimonio Hoy helped the people to save money for their future needs. From the past people are always not finding a way to save instead they would just use their spare money for other things but when they learned about Patrimonio Hoy they learned a valuable lesson which is to save their money.

17. What are the challengs of the Patrimonio Hoy program?
   - The challenges that they face is the consumer retentions. It is not because of the products and service but it is because of the virtue. When people are finish with building a part of their homes they now want to stop the construction. It is a big challenge for CEMEX to keep their clients up to the longest time they can to motivate them to continue with the program.

18. What does Construmex take advantage of the existing remittance market between U.S.A and Mexico?
   - The Construmex allows the Mexicans living in the United States to send their money directly to cement distributors in Mexico. Distributors are the ones receiving the orders and the money and deliver the cement to the location of the future homes of the person. The main purpose of Construmex is not for

profit but for general awareness and for the education of the people and also for the marketing of the company.

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?
   - Mexico is the same as the Philippines because there are a lot of poor families in the Philippines. Majority of the Filipinos are poor and doesn't have houses to live in. There will only be a problem in payments because a lot of the Filipinos in the Philippines are hard headed and cannot keep their promise to pay on time they lack discipline.

20. As an IT practitioner looking at the Construmex business model, what IT-driven systems can you propose to make CEMEX more competitive? (name 10-15)
   - Human resource management system
   - Customer relationship management system
   - Decision support system
   - Knowledge management system
   - E-commerece website
   - Transaction processing system
   - Order tracking system
   - Inventory control
   - Manufacturing and production system
   - Customer information system

Resources:

   - The fortune at the bottom of the pyramid
   - http://proxied.changemakers.net/journal/02september/herbst.cfm

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February 19, 2008

IT-EHICS
(Chapter4 Discussion Questions)

1. The ACM and IEEE-CS have ethical codes of conduct. IEEE-CS is accepting responsibility in making engineering decisions consistent with the safety, health and welfare of the public. This means that they are caring for their workers and for the majority of the people. Avoid real or perceived conflicts of interest wherever possible. This means that they don't initiate conflicts with anyone. The next is being honest which makes them ethical because of their honesty. The last is reject bribery in all its forms. This builds the society because they cannot be bribe and they have their own government which is self governance. ACM have their code which is to contribute to society and human well being. This makes them socially aware and to contribute to the society. The next is to avoid harm to others. The last is to be honest and trustworthy and be fair and take action not to discriminate other people. It is an advantage for them to have their own codes because they have a standard and they have a way to know if what they are doing is acceptable or not.

2. I believe that a comprehensive and coherent code for computer professionals is possible. The computer professionals must also have a code of conduct in order to have a basis on what they are doing. In my opinion the code of conduct is for everybody it depends on how you build or construct your code of conduct depending on the work that you are doing or based on your profession. Codes of conducts are set of rules that even computer professionals must have in order to know their responsibilities in their work.

3. In this kind of case considering the following situations I would still try to oppose the objectives of the project. It is not easy to speak to the management telling them that you do not like the projects objectives that is why I would try to make them understand my side why I disagree with the project and then I would still insist that the project should change or at least remodel the project so that we would reconsider the situation. If the management still insists on dong the project then do so without me. Even though I would loose my job at least I still have my conscience. I will try to find other jobs even if it pays less at least to sustain my family and my future child. Through hard work and perseverance I know that I can still survive this kind of situation.

4. For me I would still try to convince the management to delay the project so that at those delaying times the system can be fixed and would function normally and without any problem. If the management and the company still insists on implementing the project, knowing the possibilities that it might sacrifice many

lives if ever the problem would occur then I would be most ready to blow the whistle. I would try to get the attention of the people and do the right thing. I would tell the people that there are certain bugs that are not yet fixed and they are planning to still implement it even though it is not yet 100% foolproof and would try to patch the bugs in the later months. In his situation I know that would sacrifice a lot of things but if it will try to save the lives of other people and if I am doing the right thing then I would have no regrets until the end that I blew my whistle.

5. There is a criterion on when to know whether it is time to blow the whistle or it is not the right time. Sometimes it is mandatory for anybody to blow the whistle. In the side of the software engineers and the computer professionals they must follow De George's criteria so as to know when to whistle blow. In this case it is up to the person if his conscience cannot take the situation then it is up to the person if the person will whistle blow. If the person thinks that the situation will be resolved and will make a difference then it is time to blow the whistle.

6. Jun Lozada as known today is the hero who had blown his whistle regarding the ZTE controversy. Lozada allegedly included names of the most prominent politicians that are included in the kick back for the project. The most prominent name that had been accused by Lozada is the first gentlemen who is said to be the most powerful in the project. Since FG is the husband of the president Gloria Macapagal Arroyo it is impossible for the president not to know the movements of the first gentlemen. Now Lozada being a strong hearted man knew that there was an inconsistency in the project and so he decided to blow his whistle hoping that there would be a change in our present situation. Making use of De Georges criteria, Lozada is did the whistle blowing because first he knew that this project will greatly harm the public second he made his move by saying his concerns on moderating the greed so that the kick back of the officials wont be that high third he is no longer satisfied in doing the project he said that his conscience can no longer take the situation fourth he has documents to prove that his accusations are true and fifth making the information available to the public had saved a lot of money that if the project hasn't been stopped then people will pay for the debt that the project will cause. I think that Lozada passed all the criteria and made the right decision to blow the whistle. If ever that Lozada didn't blow the whistle then he will still live in a wealthy lifestyle and will definitely also get a kick back. The Philippines will surely pay for the debt that the project has done and the Filipinos would suffer not only us but also the other generations.

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Long Quiz

1. What is ethics and how can it be distinguished from morality?
   - Ethics and morality are not easily distinguished because it is used interchangeably. Ethics is the study of morality and it came from the Greek word ethos while morality is the system of rules for guiding human conduct and principles for evaluating those rules it came from the Latin word mores.

2. What is meant by a moral system? What are some of the key differences between the "rules of conduct" and the "principles of evaluation" that comprise a moral system?
   - Moral system is a system of rules for guiding human conduct and principles for evaluating those rules. The rules of conduct have two kinds the directives that guide the conduct as individuals and social policies framed at the macro level. The rules of conduct are derived from a set of core values in a moral system. The principle of evaluation is the evaluation standards used to justify rules of conduct. An example is the social utility and justice as fairness.

3. What does Bernard Gert mean when he describes morality in terms of a "public system"? Why is the notion of "personal morality" an oxymoron?
   - Bernard Gert is saying that this system is public because he claims that everyone must know what the rules are and what defines it. He says that it is personal because the rules cannot be taught everybody must know it by heart and everybody must know the rule by them selves.

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 an informal system because a moral system has no formal authoritative judge presiding over it. It is similar in a game because like any other game there are rules to be followed. Everybody must know the rules and they must follow all the rules present. It is different in the game because in a game the rules are enforced by the referee but in reality even in the absence of a referee everyone must sill follow the rules.

5. Describe how ideals of rationality and impartiality function in gert's moral system.
   - A moral system is rational because it is based on the principles of logical reason and it is available to all people. Moral system must all be known and understood by all rational people. A moral system is impartial because the moral rules are designed to apply fairly to all people in the system. All rational people are willing to accept the rules. To sure that impartiality is build in the system there must be a fair treatment.

6. What are the values and what are some of the key differences between moral values and non oral values?
   - Values can be identical to moral but values can be set as moral and non moral. Moral values are not only for self interest but for others while nonmoral values are only for self interest.

7. How do religion, law and philosophy each provide different grounds for justifying a moral principle?
   - Religion is obedience to the divine authority it means that there is a divine higher being to submit to. The law is the obedience to a legal system this means that there is legality or rules that are there to be followed. The philosophy is ethical theory and logical arguments it means that is based on own logic of every individual.

8. What is the method of philosophical ethics, and what is a "philosophical study"? How is a philosophical study used in an analysis of moral issues?
   - The method of philosophical ethics is used to analyze moral issues that are normative. The philosophical study is essentially a type of scientific study. Philosophical study is used in analysis of moral issue by normative investigation. The normative investigation can involve religion, law and philosophy.

9. How does a philosophical study differ from a descriptive study? Why are sociological and anthropological studies of morality usually descriptive rather than normative in nature?
   - Philosophical study is used to analyze moral issues in contrast to the descriptive study where it describes or saw the sociological and anthropological studies are descriptive because they describe or report on how people in various cultures and groups behave with respect to the rules of a moral system.

10. Summarize the four different kinds of "discussion stoppers" in ethical discourse that we examined.
    - The first is people disagree on solutions to moral issues this is because people have different beliefs in different things and situation and if a person's view on one thing is closed then there is no point in arguing. The second is who am I to judge other? People are often judging other people but there must always be a basis for a judgment. The next is the morality is simply a private matter. Morality is usually a private in nature. But this must be a public phenomenon because public rules apply to all of the members of the system. But morality cannot be reduced to something that is simply private or personal. And the last is morality is simply a matter for individual culture to decide. This is all about the moral system that depends on the particular culture group. It is culture based decision.

11. Why are these discussion stoppers problematic for the advancement of dialogue and debate about ethical issues?
    • Because these discussion stoppers are the ones that hinders the advancement of dialogue about ethical issues. All of the four are roadblocks and needs to be resolved to proceed with the ethical issues.

12. What is a moral relativism? How is it different from cultural relativism?
    • Moral relativism is a normative thesis because it asserts the one should not make moral judgments about the behavior of the people who live in cultures other than their own. Cultural relativism is essentially a descriptive thesis.

13. What is ethical theory, and what important functions do ethical theories play in the analysis of immoral issues?
    • Ethical theories are like scientific theories that provide a framework for analyzing moral issues. There are four different kinds of ethical theories the consequence based, duty based, contract based and character based. In analyzing the immoral issue ethical theory gives a framework to distinguish the moral from immoral issues.

14. What are the distinguishing features of consequence-based ethical theories?
    • Consequence based is there to produce desirable consequences or outcomes for the members. If there is an action surely there will be a consequence or outcome base on the action. For ethicists the consequences of actions and policies provide the ultimate standard against which moral decision must be evaluated.

15. Describe some of the key differences between act utilitarianism and rule utilitarianism.
    • Utilitarians look to the expected outcomes or consequences of an act to determine whether or not that act is morally permissible. This focuses on the roles that individuals acts and policies play in producing the overall social good it is conceptually flawed. Rule utilitarianism argue that it is the consequences that result from following rules or principles and consequences of individual acts.

16. Which features distinguish duty-based ethical theories from alternative types of theories?
    • Immanuel Kant describes morality must ultimately be grounded in the concept of duty or obligations that people have to one another. Morality will never be the consequence of actions. Morality has nothing to do with the promotion of happiness or the achievement of desirable consequences. Kant rejects utilitarianism in particular, and all consequentialist ethical theories in general.

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

- Morality conforms to a standard or objective test, a principle that Kant calls the Categorical Imperative. Kant's imperative has a number of variations, one of which directs us to: Act always on that maxim or principle (or rule) which ensures that all individuals will be treated as ends-in-themselves and never merely as a means to an end. Another variation of the categorical imperative can be paraphrased as: Always act on that maxim or principle (or rule) which can be universally binding, without exception, for all human beings. Act deontology argues that when two or more moral duties clash, we have to look at individual situations to see which duty will override another. Like act utilitarians, Ross stresses the importance of analyzing individual situations to determine the morally appropriate course of action to take.

18. What is meant by expression "contract-based" ethical theories?
   - From the perspective of social-contract theory, a moral system comes into being by virtue of certain contractual agreements between individuals. One of the earliest versions of a contract-based ethical theory can be found in the writings of Thomas Hobbes.

19. What features distinguish '"character based" (or "virtue-based") ethical theories from alternative schemes of morality?
   - Virtue ethics (also sometimes called "character ethics"). This ethical theory ignores the special roles that consequences, duties, and social contracts play in moral systems, especially in determining the appropriate standard for evaluating moral behavior. It focuses on criteria having to do with the character development of individuals and their acquisition of good character traits from the kinds of habits they develop.

20. How does James Moor's "just consequentialist" theory incorporate aspects of utilitarian and deontological theories into one comprehensive framework?
   - Moor believes that ethical approach that combines consideration of consequences of action with more traditional deontological consideration of duties, rights, and justice can provide a defensible ethical theory. Applying just-consequentialist framework wherever it is appropriate in suggesting policies to the moral issues.

Bonus Question:

2. In this situation, being one of the board of directors I would first list the pros and cons in both proposals. After that I would come to a conclusion and execute the decision. For me I would choose the first proposal because for me this has a heavier weight than the other. Being in a third world country and having a low employment rate it is very harsh for me to lay of five percent of my employees just because we are having a financial crisis. I would not let the employees that will be fired to suffer and remove their source of living. Let us say that I did the second proposal which is to fire five percent of the employees I would lessen the expenses of the company but what if the crisis still goes on

then every now and then the company will fire employees. What will happen to the employee that has no jobs knowing that there is a low employment rate. Their families would have a hard time dealing with this situation. At least if the company will do the first proposal the income of the employees will still be there and they can still keep their jobs. I would just let them understand the situation of the company and hope they would understand but at least they still have their jobs. The act utilitarian would result in the greatest good for the greatest number of persons. So act utilitarian would side on the number of employees and in general. The rule utilitarian will result from following the rules or principles, not through the consequences of individual acts. The rule deontology tells that all individuals should be treated as ends-in-themselves and never merely as a means to an end. This means that the result from the proposal will lead to removing the employees. The act deontology must analyze each individual action when deliberating and all things should be equal. This means that the act should be for all and must be equal.

Reference:

- Ethical concepts and ethical theories: Establishing and justifying a moral system.

Jessie James P. Tan
BS-IM
February 26,2008

IT-ETHICS
(Annapurna Salt Case Study)

1. What is the role of NGOs (Non-Governmental Organizations) in BOP markets according to Prahalad?

- The NGO's are created by private persons with no representation of any government. Some types of the NGO's are the ones who are called if there are problems that are present in the poor and public areas. They are the ones who are there to solve the problems and give assistance to the poor.

Do you agree with this position?

- For me this only happens sometimes but not most of the time. Some of the NGO's main goal is to earn money and not to help other people but there are also those NGO's that are there to give assistance to the less fortunate people like the GMA kapuso foundation.

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

- I think that the brand itself is not an issue the main thing is that the poor people want to have the same things or at least an imitation of the real thing. Just like here in the Philippines poor people wants to have a high end PDA phones what they will do is to just stick to the china phones that will cost them less. But I think that they are not too particular when it comes to brands.

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

- The K15 is a technology used so that iodine would be protected and that it won't release the iodine content in salt because of the weather condition. The iodate particles are inserted to the inorganic layers to protect the iodine. In this way the iodine will only be released inside the stomach where the acid content is high giving the ones who will eat the salt the complete benefits the salt.

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

- The issues are which products to have the best potential for branding?, how can they develop an undeveloped food, and consumers wants a high quality products

that they can trust but it is difficult to know the quality especially like salt. They have the problem of letting the consumers know that the salt they have is hygienic and that they have a high quality salt.

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

- Annapurna needs to give reasons for the expansion of the market and that it has happened. The re-launches is not too frequent in the market. The life of the product is up to 18 months. Since ht name has stayed the same, each start is going back to the strongest. Who knows what benefit may be ahead with salt?

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

- The differentiator will be the one to differentiate or segregate them among other competitors. They discovered that iodine is lost in Indian cooking which gave them the idea to differentiate Annapurna on the iodized salt platform which is the deficiency in other salt brands.

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

- The advertisement of Annapurna with K15 is a success. Since the salt with iodine prevents the IDD and goiter with the added K15 it made the product more effective because of the enhancement of the IQ. Their advertisement or the infomercial gave them awards that made the marketing strategy successful.

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

- They cannot transport salts to the western and southern parts because of the high cost of transit, the freight cost are high, they take long time in transporting because of the roads and the danger from political extremists that is why the innovated the transportation. The successfully executed a supply chain. It starts from the factory that will be sent to the rail and then to the salt buffer depot and loaded to the trucks to deliver it to the wholesaler or retail outlets.

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

- Project Shakti utilizes womens self-help groups for entrepreneur development training to operate as rural direct to home sales force, to educate consumer on health and hygiene benefits of their brands. Through this movement it will increase the demand for their products and would earn more income. Their goals are to increase the connection to the rural areas, to increase the awareness and change the attitude regarding the usage of various products and to catalyze rural affluence and drive growth of the market.

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

- The SANGA is an electronic retailing that would have a shopping cart as well as a payment gateway. The customers would order online on what products they would want to purchase after that they would pay through the payment gateway and the ordered items will be delivered to them.

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

- For me I would still not allow men to become Shakti dealers because I think that the men would only be wanting only at first but after sometime I think that they would easily give up unlike the women that are dedicated to their jobs and women can best explain the products and can converse well to the customers than men.

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

- I-Shakti is an information technology based solution to the Shakti in order to give them information about things and if successful they would have computers at their homes with internet and email access. To improve I Shakti I would recommend a training program for the Shakti on how to use the computer and how to maximize the benefits of the computer for getting information needed for their jobs.

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

- To know what the product is all about I would try to observe first their style and techniques on how they are doing in the company because the easiest way for me is to observe what is happening. Then when the time comes that I have gathered enough information then I would establish my business and try to compete with the HLL.

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

- Yes because they are the ones who first discovered the technology. The proprietary rights would protect the technology from being imitated by other companies that wants to benefit from this technology.

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

- I think that this would also fit our country because like them they also have a high population of less fortunate people. Philippines also have a lot of women that wants to have work and gain income. The only problem is that more men here are working than female. The trend here in the Philippines for women is become a house wife and not to work that is why not all women can work.

Jessie James P. Tan
BS-IM

IT-Ethics
(Homework)

Lessons 1-25, Cyberspace Law for Non-Lawyers

1. What is a copyright in cyberspace? What are the instances that you might be violating the law?
   - A copyright in cyberspace is the copyright in the cyber world. The cyber world is inside the internet. The copyright is an all rights reserve to the one who created or made the work. The circumstance that you might be violating the law is by copying a piece of software and spreading it, downloading content in the internet and using it, posting something that you took from other sources and quoting something that is not yours and claiming it as your.

2. What do you need to do to obtain a copyright? And what are the limitations of the copyright?
   - The moment you have written something electronically you do not need to get anything it is copyright protected already even if it is not yet written on a paper. The limitations are if the writings are extremely short and if you have just copied someone else's work that you did not put any additional things.

3. What is infringing? How can copying electronically be infringing?
   - Infringing is the unauthorized use of material that is covered by copyright law that violates one of the original copyright owner's exclusive rights. By copying someone else's work it is already infringing because of the copyright on the work. But there is an exemption to it which is if you are allowed by the copyright owner, it is for fair use and if you are allowed by implied license.

4. What does the copying cover?
   - The copying covers if there is a whole article and someone copied the article that will violate the copyright, paraphrases on the articles, manual and mechanical copies if it is a copy or print or scanned and personal and business copying.

5. Can the facts and ideas be copied? What can be the limitation in copying ideas and facts?

- The ideas and facts are considered a public domain. It is legal to copy a fact for example it is part of the history and for the idea copying the idea is not considered copying for copy right purposes. If the copied idea and facts are the words literally then it is a violation.

6. What is an implied license? Give an example on how a person gives implied license to a user.
   - The implied license is given to other user that not saying that they can copy the work but it is implied or it is your common sense that will tell you that you can copy something. An example for this is that a person the is posting something in a discussion list then the other users will understand that it is for the benefit of all but if the message is sent personal then it is not considered as implied license.

7. What is a fair use of work? How will I know if what I am copying is for fair use?
   - The fair use is allowing of copying certain things in a work that does not need or require permission from the right holders. There are sets of questions that needs to be answered but it does not necessarily mean that if you have many positive answers that is legal and also if you answered less negative it does not mean that it is legal.

8. What are the three basic rules in fair use?
   - The first is if you are copying only a few parts then it is fair use. The second is if you are copying more than the few but it is for systematic news reporting, critical commentary or parody it is still for fair use. The last is that if the work is unpublished and you copied it then it is definitely not fair.

9. What are the areas covered by the three basic rules?
   - The work is copied for the purpose of commercial use or it is intended to gain money. The next is for non-commercial it is fair but if the text that will be copied is available for money this means that it is for free in a place that is for advertisement either in online or offline.

10. Explain how the situations could be of fair use and unfair use.
    - Getting personal message and sending it to others is unfair because the message is personal and the intended reader for that is only limited and not for everyone. Also downloading articles that has an advertising and placing it somewhere the news groups is unfair too because it has advertising in it. Copying something in a magazine that has no website and posting It in others is unfair too because the article is intended for the people and you are copying the magazine. But there are also fair situations like forwarding messages for the public access and quoting sentences can be of fair use.

11. How can a service provider be liable for infringement?
    - The service provider is still liable for the infringement if for example a person copies an article and let it be published by a service provider. The real author then makes a complaint about the article. We know that the service provider is innocent but so as the real author that is why the service provider will still have to pay the author. The service provider must make necessary steps to know whether or not what they are giving out are copies or original work.
12. What are the two kinds of privacy the law may want to protect? Discuss each.
    - The first is the informational privacy it is the fact about you that have exposed to the open, by giving some information to others or by observance in the public. The second is the personal privacy or the real score about you that you want to keep private.

13. Why is the informational privacy important?
    - Informational privacy is important because it is the information about you that you give out to the public. An example of this is the raffle draw ticket where you will write your information about your address, telephone number and others. Your data must be protected and the information about you must be kept private and not to be given out. Once everybody knows about your information then you have lost your privacy.

14. What can be done to stop the spreading of informational privacy on the net?
    - I think that actions must be done so that the information on the people will not be spread out. First there must a law that will prohibit the spreading of information online. it is alarming that the information that we are inputting anywhere can be used against us. The law must be strict in imposing the rules so that the privacy of the public will be protected.

15. How can the argument of Justice Brandeis help in protecting the privacy of the people?
    - Brandeis argued that the constitution must be updated and it should protect the rights of the people today just like before. The constitution was made years before that they did not considered that the evolution of technology would be fast. If the constitution would be updated then people will be safe and have their own privacy.

16. How did the nature of privacy that the constitution protected change?
    - The constitution is said to be protecting the people not the places. It is said that the test was whether or not the property is invaded the person has a reasonable expectation of privacy. It is about reasonableness and the test questions what majority of the people would think to be reasonable not what only a particular person thinks that it is reasonable.

17. What are the advantages if the governments cannot tap a phone without warrant?
    - The people will have privacy and their information will be protected. By this way the people be have safe conversation and for them to know what you are conversing they must be able to product a warrant first before taping the people.

18. What do they mean by intercept? What is the role of the sysop in intercepting?
    - The interception means that someone is taping on the computer to interrupt or stop the message. The sysop are the system operator they are the ones if ever the message is pertaining to a commission of a crime then it must be disclosed, it means that the messages will not be sent to the recipient instead to someone else, but only to the officials.

19. What are the exceptions to ECPA protection?
    - The first is by protecting the service provider it is not a violation if the service provider keeps logs or to assist authority in intercepting messages. Second is that consent can be a basis of interception it is if you agree that your message be intercepted then you don't have right for your message not to be intercepted.

20. What can be a form of hacking that cannot be a crime? How can it be related to BS-IM course?
    - Hacking is a crime if it is done with an unauthorized access but there is such a thing as ethical hacking. For example a friend asked you to hack his computer to gain back the password if there is consent and you are not doing it to harm other then that is not a crime. BS-IM course is related somehow to hacking because it also deals with computers. But what I learned in the course is not to do unethical hacking that can harm other people.

21. What is encryption and how can it help you as a student to protect your files from being invaded?
    - Encryption is a way of making your messages into a non readable for others and it can only be read by the person intended to read the message. An example for this is my files. I can make an encryption on my files so that the others cannot edit my files. By sending email I must know what email provider gives secured mailing that has an encryption so that other could not see the content of my messages.

22. How is pseudonymity different from anonymity? How can you apply the two?
    - Pseudonymity is using a name different from your real identity but using it always while the anonymity is using a different username and erasing the name making the identity anonymous. When creating an account lets say in email I can use the pseudonymity because I can use it whenever I want to but it is not applicable for anonymity because if you will be anonymous the other users might think that it is a fraudulent user and it will not be taken seriously by others.

23. How can anonymity be harmful to other users? How can the anonymity be determined?
    - The anonymity can be harmful because the real identity of the user will not be revealed. If the anonymous user uses the technology to commit a crime then he cannot be easily traced. But there is a way for the service provider to know who and what the background of the anonymous user by getting the information stored in their system.
24. How can the privacy be applied to every student?
    - As a student privacy is not so important. The students are open to everyone especially their professors. The professors can openly change and edit their every work. But the professors cannot just interfere with the personal lives of others because it is their private lives and it is not related to school.

25. What is EFF? How is it related to your course?
    - EFF stands for Electronic Frontier Foundation they are the non profit organization that are helping people their rights in the digital world. The course BS-IM is a computer course and is exposed in the cyberspace. The EFF can protect us because we are also users of the internet and other things in the digital world.

26. Who is Lawrence Lessig? How is he related to the issues of copyright and trademark?
    - He is the professor in Stanford law school and he is the CEO of the creative common. He is a board member of the EFF and software freedom law center. He is known for reduced legal restriction on copyright, trademark and radio frequency spectrum.

27. What is creative common? What is the role of creative common in the cyber world?

    - Creative commons is a non-profit organization that aims to protect the rights of the people who have a creative work. The people that have creative works cannot protect their work without a copyright but through the help of the creative commons they can copyright the works which is the creative commons license. The license restricts only certain rights of the work.

28. Who is Bruce Schneier? How is he related to cryptography?
    - He is a cryptographer and a computer security expert. He is the founder of BT counterpane known formerly as the counterpane internet security. He is the writer of the cryptography. The cryptography is the practice and study of hiding the information.
29. What is the deal between security and privacy? How can it be applied to me?
    - Security is the one that is protecting me as a user and the privacy is confidentiality of the works that I have done. It can be applied to me

because for me the security is much more needed and has much more attention that privacy. Even in the emails that I am using there is a very few privacy that I am getting and much more in security.

30. What is the relevance of data breaches to the security?
   - The data breaches are by means of interfering or violate something for example infringing. The security can be considered in this situation where there are important data. There must be a security to guard the files from being copied and copyright must also be applied here.

31. What is the Advanced Encryption Standard? How can this be important for me?
   - The advanced encryption standard is a block cipher adopted as an encryption. This is also known as the symmetric key cryptographer. This is important because it gives security to the users. If a user would use the advance encryption then the files will surely be protected and will be secured,

32. What is PGP? How can it be used to protect emails?
   - PGP stands for pretty good privacy this is also known as a cryptographic privacy. This is used to for protecting the files in the e mail. This is used as an encrypting and decrypting tool for emails to be secured and protected.

33. Who is Phil Zimmerman? What impact did he make that made him famous?
   - He is the creator of the pretty good privacy. He is the one that made the famous email encryption software to protect the email that will be sent by the user to another user. This gives the user the ability to encrypt and decrypt the message sent to another user but others will have a hard time decrypting the message. He popularized that technology and made it known and up to now it is still being used.

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Jessie James P. Tan
BS-IM

IT-Ethics
(Hindustan Lever Limited Case Study)

1. What is the innovation that HLL introduced in the area of diarrheal disease prevention?
    - The HLL introduced the hand washing of soap. They created a public-private partnership as a solution and made the public heath issue part of the business.

2. Why is handwashing an excellent preventive measure against diarrheal disease?
    - Because the hands are the ones that are moving and it is the main vector of diarrhea disease. The bacteria are transmitted to the hands and the hands are used in eating that is why with proper hand washing the bacteria from the hands will be gone.

3. Why is an MNC in the best position to influence behavioral change in combating diarrheal disease?
    - Because the MNC are better equipped to reach the people with health messages. They are experienced in the research in behavior, marketing to craft communication messages, strong brand to drive behavior change, experienced in adapting the products and messages, vast distribution networks, experienced in sharing lessons, carefully evaluating investment to ensure success and global reach.

4. According to Yuri Jain of HLL, what is the connection between diarrheal disease prevention and HLL products?
    - Yuri Jain explains that when you think of the transmission of bacteria to the hand the first thing that will come into your mind is the washing of hands. The products that they have can help prevent those diseases by using it for hand washing.

5. According to Harpreet Singh Tibb, what is the connection for HLL between economy, beauty and health?
    - The HLL is connected to the awareness of the economy while the beauty will be with the use of their products and the products also help save money for medical bills because of the use of their product the disease can be reduced.

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

- Because of the initiative of the Central American the four private corporations are united and they developed a hand washing education messages. Through this the cases of diseases was reduced.

7. What was the reason for Dr. Vedana Shiva's opposition to the PPP? Is it justified?
   - The doctor said that they have the highest access to the safe water and high knowledge prevention of diarrhea because of high female literacy and local health practices. His argument is about the World Bank loan for being taught cleanliness. The PPP downsized the initiative from 10 million dollars to 2 million dollars. The PPP and HLL are still having success in other parts of the world.

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 would side with the PPP because for me their promotion of cleanliness is a good step to bringing the awareness of people. There might be disadvantages and advantages for this but what is important here is too stop the diseases.

9. How did Lifebuoy re-brand itself? Do you agree with HLL Chairman Marvinder Sing Banga's decision? Why?
   - The ssoap was re- branded by making it part of the families lives because before it is only in contact when they are taking a bath but now it is tied up with the prevention of diseases, cleanliness and hygiene. I agree because it is a good marketing strategy making the product appealing to the consumer.

10. What is Chairman Banga's approach to costing Lifebuoy? Do you agree with this approach?
    - The costing would be increased from 8.50 to 9.50 this was increased because they know that even if it increased the component was change to a better one and it can still be afforded by the other people. I agree with the low cost of the soap.

11. What is the key to sustained community behavioral change according to Harpreet Singh Tibb?
    - He said that they cannot keep on reaching out to the people because of the cost that is why he said that the key is the participation of the community.

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

- Yes because the Philippines have a high rate of children and the there are a lot of local schools in here. The children would also be excited about the lifebuoy hero and with that the program would be a great success here in the Philippines.

13. What is the Lifebuoy Swasthya Cheetna's process for creating behavioral change?
    - They made a program that they would go back to the school and watch the skits of the students that made their parents excited. They have a promo that when they have wrappers of the soap they will have prizes this is to ensure that they would use that soap and to increase profit.

14. Each exposure in the behavioral change process involved 5 key communication tactics? Can you add or subtract to these tactics? Would these tactics work in the Philippines?
    - I think that this would work in the Philippines but because of the competition with other germ fighting soap they would have a hard time in competing with the other competitors. An example is the safeguard where the people use these products for over years and they would not easily conquer the market.

15. Explain the germ-glow demonstration. Do you think it was effective? Are there any alternatives?
    - The germ-glow is for the people to see the representation of germs before using the soap and after using the soap the germs are no more to be found. I think it was an effective example and it helped in understanding what is needed to be done. They can also do short plays showing the effectiveness of the soap.

16. How did you think the Swasthya Cheetna program impact HLL? Was it a success?
    - I think that it is a great strategy and the program was effective. I think that it is a success because showing from the percentage the sales went up and I think the through their program the awareness of the community would be served.

17. How can wealthier Indian populations benefit from the health and hygiene messages?
    - The wealthier Indians can put up their stores near the places where in there are a lot of population and sell the products of health and hygiene. In this way they will earn and make the store accessible for the poor communities.

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

- They are both scalable because they have been effective for the people and the program has been a big impact on the people that made them change their lives. This proves that the scale of their program met the target clients.

19. Yuri Jain claims that PPP has scale. Do you agree with him?
    - I think for their country it is scalable and it would seem to be effective but in the other places I think that the scalability would not be so effective.

20. Why do you think PPP was slowed down while the Swathsya Cheetna program pushed through?
    - Because the people may feel that the Swathsya Cheetna program is more important and it will help them a lot rather than the PPP where in they have people that are against with the PPP.

Jessie James P. Tan
BS-IM

IT-Ethics
(Exercises page 122-123)

1. Define security and privacy. Why are both important in the information age?
   - Security is the one that is protecting me as a user from any hacker and preserving the files that I have while privacy is confidentiality of the works that I have done and not letting just anyone to view my files. Security is important because you are protecting the information from others and the privacy is that you are not giving access to the public.

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

   - Anonymity is using a different username and erasing the name making the identity anonymous. No one would know what or who the person is the identity is hidden. It is also known as the absence of identity. The Pseudo identity is using a name different from your real identity but using it always it is usually used in a witness protection program. The other is the untraceable identity where in one is not known by any name.

3. Discuss the importance of anonymity on the Internet.
   - It is important in the email where in the establishments assign the anonymous servers on the internet so that the identity won't be revealed. Another is posting where in the participation in the chartrooms the identity should be anonymous.

4. Is total anonymity possible? Is it useful?
   - It is almost impossible to gain total anonymity like in a whistle blowing the identity shall and will still be revealed. It will be useful because the identity would be protected and the real identity would be hidden.

5. Develop two scenarios—one dealing with ethical issues involving security, and the other dealing with ethical issues involving privacy.
   - The ethical issue in security is that there will be a hacker that is hacking the system of his friend because he lost the password that will not be considered as unethical because it is ethical hacking. The hacker would not use the skills to do any harm to others. In the privacy there is an email that is not meant for you and you still opened it then it is unethical and you ruined the privacy of the intended reader.

6. Is personal privacy dead? Discuss.
   - Yes personal privacy is deal, because first people want privacy but they can't get it second it is not so important for us nowadays the

personal privacy. We all have the freedom and with that the privacy is already dead.

7. List and discuss the major threats to individual privacy.
   - The threat to individual privacy is the consumers willingly give up information about themselves when they register at websites, shopping malls in order to win prizes, and in mailing solicitations. Second is Consumers lack the knowledge of how what they consider a little bit of information can turn into a big invasion of privacy. Third is the inadequate privacy policy. Fourth is failure of companies and institutions to follow their own privacy policies. And the last is Internet temptation that enables businesses to reach individuals in a very short time in the privacy of their homes and offices.

8. Identity theft is the fastest growing crime. Why?
   - Because the identity in the cyber space can be a fraud. You can say that you are someone else but you are not because other cannot see you. That is why the personal identity is violated and can be acquired by anyone.

9. Why is it so easy to steal a person's identity?
   - Because you can claim that you are the person but in fact you are not. You do this because you are not seen by other people because they can't see you. For example in email address you can claim that you are an artist but you are not.

10. Suggest steps necessary to protect personal identity.
    - There must be a validation on the person if he really is the person that he is claiming. They can shred all credit card receipt; seek information protection plans and many more. But it cannot be controlled by anybody because it is the cyberspace and with the use of the internet there can still be a violation in the personal identity.

11. Governments are partners in the demise of personal privacy. Discuss.
    - The government passed a law that makes it a federal crime with this law the personal identity can be protected and the violators will be punished by the law.

12. Anonymity is a doubly edged sword. Discuss.
    - The anonymity is a doubly edged sword because it can be a positive or a negative effect. The positive is that is can hide the identity of the person and make it an anonymous person but on the other hand it can be negative because it can be used for crimes and for fraud because their identity wont be known and they can do whatever they want.

13. Are the steps given in Section 5.4.5 enough to prevent identity theft? Can you add more?
    - When it comes to internet don't trust anyone, place an anti spy ware, when using computers from computer shops don't place sensitive data that might lead you to identity theft by the steps there must b proper caution so that you will be safe.
14. What role do special relationships play in identity theft?
    - As the technology advances the protection against identity theft decreases because a lot of people now knows how to manipulate using the modern technologies and in fact the technologies are the driving force in the identity theft because without the use of modern technology the personal identity would be hard to get.

15. Modern day information mining is as good as gold! Why or why not?
    - This is because the information today is considered valuable. The more reliable the information the better and since the internet is the way to a lot of information the can earn a lot from the users of the websites.

16. How do consumers unknowingly contribute to their own privacy violations?
    - An example for this is that in a grocery store there are raffle coupons and the information are needed and you hoping that you will win will give out your personal information this will be seen by anybody and you privacy will be violated. Another is in the internet you openly use your email and let other use your computer with your email open then again your violation is violated.

17. How has the Financial Services Modernization Act helped companies in gathering personal information?
    - The financial service modernization act aimed to restrict financial institutions such as banks and brokerages from sharing customers' personal information with third parties. By this way the information that you are giving out cannot be used by any other companies it must only be meant for the company it self.

Jessie James P. Tan
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IT-Ethics
(Exercises page 154-155)

1. Discuss the problems faced by software developers trying to apply for protection under trade secret statutes.
   - The software developers are having a problem with trade secret because what the trade secret is different from the patent. If software developers make a product it must be patented and it is not for trade secret.

2. Why is it difficult to apply patent laws to software?
   - Because not all software is considered products some are considered as services and the patent law applies to the products that are made. if the software is considered as a service then it will be difficult to apply it to the patent law.

3. Why is it possible to apply patent law to software?
   - Because softwares are also products that can be patented. If it passed the two requirements then it will be considered to be patented by the law.

4. Is it possible to trademark software?
   - Yes because the trademark applies to both a product and a service and if it happens that it becomes any of the two then it can be trademarked. It will depend on the type of software that will be created.

5. Discuss the ethical and legal issues surrounding software ownership.
   - In software there are source codes since there is an ownership the source codes must be hidden if somebody hacked and copied the software then it becomes an ethical issue and for the legal issue if the hacker sells the software and earns from it then it is a legal issue.

6. There is a move to do away with the current copyright law. Why?
   - There is a move to do away with the current copyright law because there are three requirements for protection which is the originality, fixation and expression. In the US copyright laws it covers all original works fixed in tangible forms regardless of medium and must be expressions not ideas.

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

- Because a lot of people even though there are copyright law there are still those who pirate the products and in the present the copyright law is seldom look upon by people.

8. What changes would you suggest in the current copyright laws to make it enforceable in cyberspace?
   - There must be a strong security and privacy in the copyright products with this the hackers and other people that have bad intentions will have a hard time in hacking it.

9. Has the Internet made software protection easier or more difficult? Why or or why not?
   - The internet made it more difficult for the software protection. Since the internet is free for all people will have an easy time to browse software and make copies of their own the protection of the software is now violated.

10. There is a movement (that includes hackers) that is advocating for free software! Discuss the merits of this idea, if any.
    - The hackers are hacking because they want to have a free software in this case and so the advantages always comes into the consumers because if there is a free software they wont need to pay for it unlike if it is for sale. But is reflects on the company which will not have any profit at all and will have a loss.
    -

11. Because of income disparities between north and south, and have and and have-nots, fair pricing of computer products is impossible. Discuss.
    - The countries from the north and the south are different there are those that belong to the first world and others from the second world and if you are not so privileged then you are in the third world country. The pricing of computer products will be different from the rich countries rather than the poor because if they would price it higher in the third world countries chances are the income from the product will be very low.

12. Most copyright violations are found in developing, usually, poor countries. Why?
    - Because the developing countries are no less than the poor country like the Philippines that once was a developing country and up to now it is still developing. Because of the poverty that they are experiencing they tend to violate copyright law by copying it without permission and making a living out of it. Since the lifestyle in the poor countries is poor then they need to live and by doing this they will survive.

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

- There are a lot of software piracy in developing countries because they are poor and need to earn money by pirating a software that is high priced the people that are poor and needed the software will buy the pirated ones instead of the original making the pirates encouraged and will result to piracy of the software. That is why the software piracy is high in developing and poor countries.

14. What do you think is the cause of the rising cost of software?
- The need for the software, in our modern times people want to progress and have an innovation in their processes. Since software is the most common nowadays the demand for it increases and so the price increases also.

15. Is globalization a means through which the developed, usually northern countries, will enforce the copyright laws?
- The globalization can be a way through the developed countries will enforce the copyright laws. The developed countries does not worry anymore bout the copyright because the people in the well developed countries have their own way of doing things and they always submit to the authority that makes their country develop more unlike the countries which are poor is usually the ones that has a problem with the law in short they don't have any self governance.

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IT-Ethics
(Jaipur Foot Case Study)

1. What is the innovation of Jaipur Foot?
   - In India there is a new prosthetic foot that is tailor made for the user's lifestyle. The jaipur foot is priced for 30$ unlike the prosthetic foot that cost a lot. The product is also serviced for free for the poor citizens of India.

2. What is the business of Jaipur Foot?
   - The Jaipur foot is a business that helps in making artificial foot and lower limb. The jaipur foot was designed for the needs of the people. It is made and fitted by BMVSS and fitted in approximately 16,000 patients. It is an innovation not only in technology but also in management and understanding the needs of the people.

3. Who are the main beneficiaries of Jaipur Foot's products?
   - The main beneficiaries of Jaipur foot are the handicapped. The people who are limbless and other people that have lost their foot because of diseases or natural since birth or people that have been accident.

4. Why is Afghanistan one of the markets of Jaipur Foot?
   - Because in the country of Afghanistan there are a lot of land mines that are scattered on their place causing an explosion when you step on it. Since the landmines cause a lot of people their foot the main market of the Jaipur foot is this country because of the rising number of people loosing their feet.

5. How does Jaipur Foot's product pricing compare with the West?
   - The jaipur foot compared to others is much cheaper because of the polyurethane technology from the ISRO. The jaipur foots cost about $30 and it has a lot of benefits compared to other artificial foot. Because the production cost is cheaper compared to others the product will be cheaper too.

6. What is the Gait Cycle?
   - It is a rhythmic alternating movement of the two lower extremities which result in forward movement of the body. It is known as the manner in which we walk. It is 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?
   - The jaipur foot artificial limb is developed by making observation from the local people that uses other artificial feet. They discovered that it is not flexible enough for the lifestyle of the people that is why Chandra created an artificial limb that is close to the natural foot that was lighter and tailor made for the local condition. Chandra experimented on the materials that comprise the jaipur foot which was

willow, sponges and aluminum mold. He made refinements to the foot and made the jaipur foot.

8. What are the design considerations in the Jaipur Foot Design Process?
   - The foot was designed to stimulate the normal movement of the foot and provide solution for the mass. The poor people having no foot is considered a useless person because he cannot perform his job and their way of survival in life is through working without work they could not survive that is why the foot is designed for those people and their way of living.

9. What are the constraints in the development for Jaipur Foot?
   - The constraints include the poverty where the people cannot afford a high cost of products, the second is the closed economy wherein there are limited imports of materials in India, the third is the work lifestyle where most people work for long hours that is why they needed an accessible prostheses that could be fitted quickly and the last is the limited trained man power where there is a lack in skilled labor.

10. How can you compare the raw materials for Jaipur Foot vs. other products?
    - Unlike other products the jaipur foots materials are all inexpensive and it its main highlight is that it is water proof. It can also be equipped with shoes. It also based on the standards patella-tendon-bearing prosthesis and scientifically fabricated to meet the weight distribution and maximum comfort.

11. Explain a typical fitting day for a Jaipur Foot? How does it compare with the West?
    - It is an exciting experience for the person who is fitting for a jaipur foot because there is a bonding between the family members when going to the jaipur and there are also meals that can be shared by the family after that there will be a large room where they can stay for the night and the next day the fitting starts where in the jaipur feet is tailor made for the customer and after the foot is done the family will go back to their normal life. Unlike the western where their fitting is just a normal activity the jaipur foot is an exciting and a great service for the customers.

12. What is the BMVSS? How does Jaipur Foot conduct community outreach?
    - Bhagwan Mahaveer Viklang Sahayata Samiti is a non-religious and non- political group. They conduct community outreach that unlike in normal artificial foot the poor people would have to go back to the company to fit and to get the artificial foot where in the jaipur feet it is only for four hours and it is not difficult in physical and financial terms. They have 10 branches and approximately 60 workshops fabricate or fit the jaiput foot in India.

13. Compare Jaipur Foot with Ossur - which one is more competitive? Why?
    - There is a big difference in jaipur and ossur were ossurs annual expenses goes toward administrative expense and operating cost and the other half goes to the production of the prostheses. The annual financial statements of jaipur foot and ossur reveals that a significant potion research and development (9%). The regulatory environments and organizational goals that separate the two

organizations, it also provides a framework that underscores the society's ability to funnel its resources directly to patients.

14. Is the Jaipur Foot model scalable? Explain.
   - The jaipur foot model scalable because they are doing a thing called camps where in their products will be available to the remote areas and the camps will be funded by other organizations and the stay of the camp depends on the number of amputees to be fitted with the jaipur foot. There are also new locations and permanent locations to fabricate and to fit the jaipur foot.

15. What is the significance of Jaipur Foot's cooperation with ISRO?
   - The BMVSS signed an agreement with the ISRO to receive thei polyurethane technology. The technology will reduce the cost of creating a jaipur foot. It will be reduced by 40% and also the jaipur foot will become lighter by 60%. The effect of this is that it will give the user comfortable feeling when wearing the artificial foot. The people wearing the polyurethane foot could walk faster and safely because of the resistance abrasion is higher the foot also will last longer compared to other artificial foot.

Jessie JamesP. Tan
BS-IM

<div align="center">IT- ETHICS</div>

1. Who is Barack Obama.

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

  The following year, while still an Illinois [state legislator](#), Obama delivered the [keynote address](#) at the [2004 Democratic National Convention](#).[4] He was elected to the U.S. Senate in November 2004 with 70% of the vote.[5] As a member of the Democratic minority in the [109th Congress](#), he cosponsored [bipartisan](#) legislation for controlling [conventional weapons](#) and for promoting greater public [accountability](#) in the use of federal funds. He also made official trips to [Eastern Europe](#), the [Middle East](#), and [Africa](#). In the current [110th Congress](#), he has sponsored legislation on [lobbying](#) and [electoral fraud](#), [climate change](#), [nuclear terrorism](#), and care for returned U.S. military personnel.

2. Submit a transcript of BO's landmark speech on race that he gave in philadelphia, pensaylvania.

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

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

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

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

be and should be perfected over time.

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

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

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

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

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

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

This is not to say that race has not been an issue in the campaign. At various stages in the campaign, some commentators have deemed me either "too black" or "not black enough." We saw racial tensions bubble to the surface during the week before the South

Carolina primary. The press has scoured every exit poll for the latest evidence of racial polarization, not just in terms of white and black, but black and brown as well.

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

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

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

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

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

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

But the truth is, that isn't all that I know of the man. The man I met more than twenty years ago is a man who helped introduce me to my Christian faith, a man who spoke to me about our obligations to love one another; to care for the sick and lift up the poor. He

is a man who served his country as a U.S. Marine; who has studied and lectured at some of the finest universities and seminaries in the country, and who for over thirty years led a church that serves the community by doing God's work here on Earth – by housing the homeless, ministering to the needy, providing day care services and scholarships and prison ministries, and reaching out to those suffering from HIV/AIDS.

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

"People began to shout, to rise from their seats and clap and cry out, a forceful wind carrying the reverend's voice up into the rafters….And in that single note – hope! – I heard something else; at the foot of that cross, inside the thousands of churches across the city, I imagined the stories of ordinary black people merging with the stories of David and Goliath, Moses and Pharaoh, the Christians in the lion's den, Ezekiel's field of dry bones. Those stories – of survival, and freedom, and hope – became our story, my story; the blood that had spilled was our blood, the tears our tears; until this black church, on this bright day, seemed once more a vessel carrying the story of a people into future generations and into a larger world. Our trials and triumphs became at once unique and universal, black and more than black; in chronicling our journey, the stories and songs gave us a means to reclaim memories tha t 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 politicia ns, 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 committ ed; when they're told that their fears about crime in urban neighborhoods are somehow prejudiced, resentment builds over time.

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

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

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

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

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

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

The profound mistake of Reverend Wright's sermons is not that he spoke about racism in our society. It's that he spoke as if our society was static; as if no progress has been

made; as if this country – a country that has made it possible for one of his own members to run for the highest office in the land and build a coalition of white and black; Latino and Asian, rich and poor, young and old -- is still irrevocably bound to a tragic past. But what we know -- what we have seen – is that America can change. That is true genius of this nation. What we have already achieved gives us hope – the audacity to hope – for what we can and must achieve tomorrow.

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

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

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

We can do that.

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

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

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

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

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

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

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

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

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

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

She did this for a year until her mom got better, and she told everyone at the roundtable

that the reason she joined our campaign was so that she could help the millions of other children in the country who want and need to help their parents too.

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

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

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

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

3. Why cant BO Disown his pastor jeremiah wright.

- Obama said that he cannot disown his pastor jeremiah wright because if he did then it would only mean that he can disown the black community. The reason for that is that the people are part of him and he both loves the community and also his pastor.

4. How did Singapore come to existence, Do you agree with malaysian's Decision?Why?

- The original story for this is that the Malaysians and Chinese had an argument that made Singapore to detach them and the Singapore came into existence. I agree with the decision of Malaysia because the Singapore made an excellent country by itself and their country is one of the most renowned country because of their discipline in their country.

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Jessie James P. Tan
BS-IM

IT-Ethics
(ICICI Bank Case Study)

1. What is ICICI Bank's innovation?
   - The ICICI bank took into consideration the poor people as their market and to become a customer at the same time empowering the poor people.

2. What is special about RBI's pilot project with NABARD in 1991?
   - The pilot project was about the purveying micro credit to the rural poor by linking self help groups with the banks.

3. According to Mahajan, why are the transaction costs of savings in formal institutions as high as 10% for the rural poor?
   - Because of the high cost of the small transactions, the lack of traditional collateral, geographic isolation, and simple social prejudice. Even the other financial services to the poor are limited.

4. What are some of the problems of MFIs in India?
   - The problems are due to the fact that their primary focus has been on access to credit. With small loans the key to sustainability becomes scale.

5. What are the two innovative BOP models of the ICICI?
   - The first is the direct access, bank led model because of the merger of banks to promote grow SHG and increase scope of rural saving and lending. Second is indirect channels partnership model that avoids the costly brick and mortar expansion and helps cultivate ICICI's banking presence.

6. What is the connection between Grameen Bank and Bank of Madura?
   - The grameen bank model started in Bangladesh providing small loans to clients below poverty line wherein executives of bank Madura felt their efforts and thought that it could be replicated in India for the poor in rural areas.

7. Describe ICICI's three-tier system. Discuss why it is three-tiered.
   - The three tier system consists of commercial banks the nest tier are regional rural banks and the last tier is the cooperative banks. It is three tiered because they have three banks in the system to further help the poor in their borrowing of money.

8. What are the 3 essential steps in the SHG process? Comment on why each step is necessary.
   - The first step is learn how to save because if they save money they can have a money for future use, second is t learn to lend what you have saved in case a person needs it they can lend money and earn interest with it and the last is to borrow responsibly because they must have their word of honor that if they borrowed money they should return it.

9. Discuss the NABARD checklist for SHG's. Comment on why each item on the checklist is necessary.
   - The first is there only one source of income for the family to know if they can pay the money that they will borrow, second are there any permanent ill members of the family to determine if they are going to spend a lot of money, third is do they regularly borrow from money lenders so that the lending company if they are consistent in lending and paying, next is how far is your drinking water source to know the distance and the last is that if they belong to a scheduled cast or scheduled tribe to know what are their cultures.
10. What is the impact of microlending in a household according to a NABARD study?
   - The microlending can be a good strategy because by lending to the poor people they are targeting a wide range of customers that will make them earn.

11. Discuss the possible implementation of a smart-card based payment system? Would it work? Why?
   - Eventually the smart card based payment can work if implemented because even though it is a bit costly if it will be executed well the innovation will be a success. Just like cellphones where in all people a phone and even the poor has one. It is just a matter of executing the system.
12. Discuss the quote: "Banking with the poorer has undergone a paradigm shift. It is no longer viewed as a mere social obligation. It is financially viable as well". Do you think this quote can be applied in the Philippines? Discuss.
   - I think that for the Philippines this can be applied except that there may be problems that the Philippines will encounter first the people that has no word of honor a lot of people today wants only to take and not to give anything in return also a lot of Filipinos are stubborn that the business will have a hard time dealing with the Filipino customer.

Jessie James P. Tan
BS-IM

IT-Ethics
(ITC e-Choupal Case Study)

1. What is the innovation of the e-Choupal?
   • The innovation began by deploying technology to re-engineer procurement of soya from rural India. The information centers are linked to the internet to connect the farmers to the large firms, agricultural research and global market.

2. Discuss the paradox of Indian Agriculture?
   • The agriculture is important to Indians and 23% goes to the gross domestic production, feeds billions of people and employs 66% of the workforce.

3. Why is soya an important innovation in the Indian oilseed complex?
   • Because it is resulting in better utilization of scarce resources and greater cropping intensity. Soya was exempted in the small scale industry to allow processing in large scale modern facilities.

4. Describe the marketing processs before the introduction of e-Choupal.
   • There are three commercial channels for products the mandis, traders for eventual resale to crusher and producer run for crushing in cooperative mills. Traditionally they keep small amounts for their consumption and process in a small scale job shop crushing plant.

5. Why is the mandi not an optimal procurement channel?
   • Because there are a lot of inefficiencies in the process which are distance from farmers, daily price inflation, seasonal price inflation, capture of intraday price shifts. That is why the procurement channel is not optimal.

6. What were the advantages of ITC's competitors? How did ITC address them?
   • The advantage is the horizontal spread where in they are seen anywhere with different branches, vertical presence where they have their own value chain, the old and family owned where the business is passed through generations and it is well established and risk management where the lowers the cost of bearing risk.

7. How did ITC "re-engineer as opposed to reconstruct"?
   • ITC not only kept efficient providers from the previous system but also created role for the inefficient providers from previous systems.

8. How did ITC "address the whole, not just a part"?
   • First the intimate knowledge of farmer and of village dynamics allows them to accurately asses and manages risks. Second they reduce overall transaction costs by aggregating services. Rural development efforts thus far have focused only on individual pieces rather than the entire needs.

9. Was it wise for ITC to install an IT-driven solution where most people would not?
   - Yes because the IT-driven solution can help in improving the process of their system. If there would be a system to help it improve then it is wise to install it driven solution to the system.

10. Why does the ITC insist that the sanchalaks NOT give up farming?
    - Because farming is their only source of living for the poor people. Also the ITC supports the sanchalaks and they oath taking ceremony in the presence of the villages and the sanchalaks will be the one to manage the community.

11. Why did the samyojaks introduce the ITC to the sanchalaks?
    - The smyojaks introduced the ITC to sanchalaks because they were setting into motion an initiative that would reduce their commission yet they cooperated with ITC because e-choupal procurement would happen over above volumes ITC would produce in madis, samyojacks would be involved with the new revenue I e-choupal, an effort was made to divert revenue to samyojacks and every effort was made to maintain the trust.

12. Describe the new ITC value chain. How different is it from the former value chain?
    - The new value chain is much shorter in process it only has 5 stages unlike the 6 stages. The five stages which are the pricing, inbound logistics, inspection grading, weighting payment and hub logistics.

13. What is the social impact of the e-Choupals?
    - The changes can be categorized in improvement in agriculture which is the bridging of information gap, cheaper and smarter agricultural inputs and farmers as a source of innovation, better lifestyle wherein their knowledge is broaden, they have physical infrastructure, process benefits and reputation of ITC and brighter future where the it operates through three channels which are knowledge to the world, access to credit and insurance and risk management.

14. Describe Wave 6 of the e-Choupal. DO you think it is feasible?
    - I think that it would be feasible because after sourcing of goods to rural India the last wave would source services that are helpful to the people.

15. Can something similar to an e-Choupal be implemented in the Philippines?
    - Yes because like India where poverty is clearly seen the Philippines too is a poor country or should I say developing country and so the system that e-choupal implemented can be implemented in our country too though there might still be troubles in the people in the Philippines but the e-choupal is effective when implemented.

Jessie James P. Tan
BS-IM

March 6, 2008

IT-Ethics
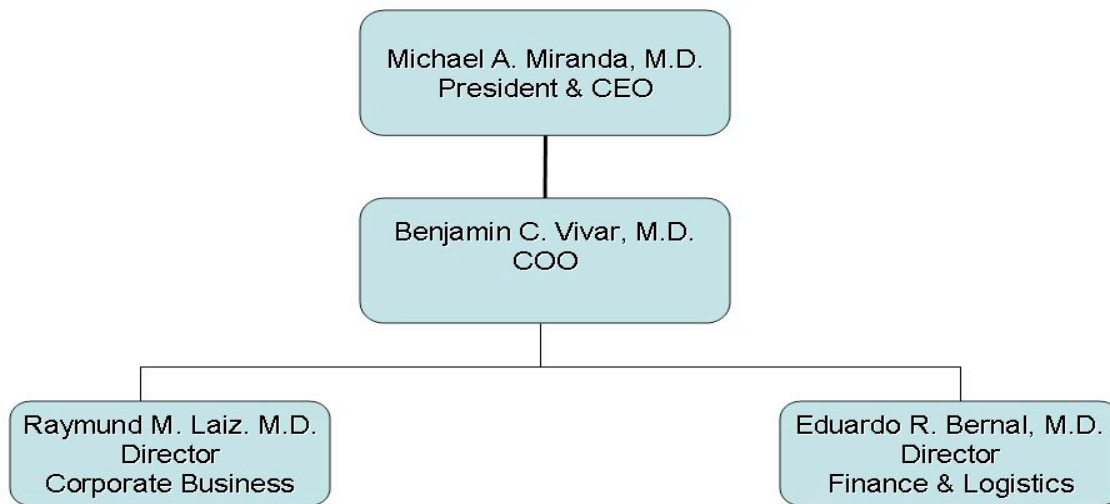## (Voxiva Case Study)

1. What is the innovation of Voxiva?
   - The innovation of voxiva is to make surveillance to the different diseases and making it real time using internet solutions.

2. What are the 3 ingredients of an effective system of disease surveillance and response?
   - Realtime collection of critival information from a distributed network of people, rapid analysis of data drive decision and allocating resources and the last is communication back to the field to coordinate response.

3. According to Meyer, what are his findings regarding ICT projects?
   - Findings are most projects were deployed on pilot basis and were fundamentally not scalable, the projects focused on connectivity and devices rather than applications that addressed critical information inflow flow challenges and there was too much focus on internet and computers as a solution.

4. What is Meyer's observations regarding the use of telephones worldwide?
   - Meyer observes that people were ignoring the fact that there are a lot more telephones in the world and deducted that telephones are much more accessible practical tool for most people in the world.

5. What was the problem that Voxiva was originally designed to solve?
   - The transferring of information from different clinics is one of their problem that they want to solve. Since voxiva used the real time of transferring of information then problem solve.

6. What are Alerta Pilot's benefits?
   - The benefits are it is intuitive and accessible, it is fast in decision making, better data quality, it allows rapid feed back because of real time, it reduces paperwork, it promotes transparency and accountability and it is cost effective relative to the current system and other it rollouts.

7. How can Voxiva help eradicate diseases?
   - Through voxiva's delivering health care solutions that can help eradicate the diseases because of the real time surveillance of alerta. Through this innovation it can help solve health related issues such as diseases and other diseases.

8. How can Voxiva be used for bioterrorism preparedness?
   - It has been discovered that there are greater opportunity for its technology in providing the patients monitoring systems for leading disease management companies and home health agencies.

9. What are some of the lessons learned in Voxiva's deployment in other countries?
- There are lessons learned which are the foster two way information flows. The systems should not only collect data but give feedback and support, second leverage existing infrastructure with the use of the telephones it is possible to deploy a health information systems more quickly, third is to avoid stovepipes the systems should be integrated to be efficient, fourth is the software is not a system, and the last is the technology alone will fail.

10. What are some of Voxiva's challenges?
- The challenges are that it needs to reinforce its social capital, next is to ensure that its capacity to win new business does not outpace its ability to deliver quality service, focus on key opportunities and avoiding distraction, deal with the challenges along the way and long sales cycle of selling service to government and international development agencies, develop recurring revenue business models that generate revenue from local economies and manage diverse team and foster continuing innovation .

11. What is Meyer's beliefs regarding diversity? What is its connection to innovation?
- Meyer believes that there must still be innovation even if they are a success already. Bringing people together with diverse perspective and forcing brains work together is the innovation.

12. Can this system be implemented in the Philippines? What target disease would you recommend?
- This can be implemented in the Philippines based on the scope and the target market of the voxiva. The diseases that I will target are the most common diseases among the children from the poor classes because we all know that there are a lot of children that are suffering from different diseases and so if the diseases would be aided then the death rate of children will decline.

Brief Company Background

MEDPRO founded in 2001, is composed of a group of young, visionary, and experienced medical, human resource and marketing personnel, collaborating to ensure the delivery of efficient, quality and total health services to the patient in the community setting, and employees in the corporate setting.

MedPro Organizational Chart

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            Michael A. Miranda, M.D.
               President & CEO
                     |
            Benjamin C. Vivar, M.D.
                   COO
          _____|_____
         |                       |
 Raymund M. Laiz. M.D.    Eduardo R. Bernal, M.D.
     Director                 Director
 Corporate Business       Finance & Logistics
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Company's Mission and Vision

Mission

To provide quality health services to partner communities and companies for a healthy, productive, and efficient work force.

Vision

To be a key partner of wellness in the community setting and to be a partner of choice in the design and implementation of quality health programs in the industrial setting.

Company's Values

- Professional Expertise
- Quality of Service
- Respect for People
- Social Responsibility
- Teamwork

Company's Services

- Wellness Card
- Dental Services
- Manpower Services
- Executive Examination
- Annual Physical Examination
- Clinic Operation and Management
- Pre-employment Physical Examination
- Cosmetic, Plastic and Reconstructive Surgery
- Special Health Programs (Lectures, Immunization, Screening)

Our Wellness & Privilege Cards

MEDPRO Wellness Card

This card entitles the bearer to the following:

- 20% Discount on Consultation fees from Medical Specialists
- 20% Discount on laboratory examinations (done at the clinic)
- One (1) Time General Screening:

    -Chest X-ray

    -12 Lead ECG

    -Complete Blood Count

    -Urinalysis

    -Fecalysis

- FREE Blood Pressure Monitoring

MEDPRO Privilege Card

This card entitles the bearer to the following:

- 20% Discount on Consultation fees from Medical Specialists
- 20% Discount on laboratory examinations (done at the clinic)
- One (1) Time General Screening for

HEART DISEASE

    -Chest X-ray

    -12 Lead ECG

    -Complete Blood Count

    -Total Cholesterol

    -Fasting Blood Sugar

-Urinalysis

-Fecalysis

FREE 12 LEAD ECG as needed for 1 year

FREE Blood Pressure Monitoring

Manpower Services

- Provision of top caliber health professionals
- Additional services provided include creation/design of wellness programs geared toward the employees
- Creation/design of health maintenance program for retirees
- Nurses are trained to assist in the administration of HR functions, if needed (SSS, SL monitoring, etc.)

ECU Value-added Services

- A dedicated Medical Operations Officer will facilitate the ECU from beginning to end
- Fast and accurate result in 7 days
- Facilitate follow-up consultation with specialist/s
- Transportation service (within Metro Manila)
- Executive Meal in between ECU

PREMIUM Executive Check-up

Spec 23 BLOOD CHEMISTRY

- FBS
- U/A
- BUN
- CREATININE
- Lipid Profile (CHOL, TRIGY, HDI, LDL, VLDL)
- SGOT
- SGPT
- Alkaline Phosphatase
- Total Bili, Direct Bili,
- Indirect Bili
- Total Protein

- ALBUMIN
- GLOBULIN
- Total A/G Ratio
- Na, K, Cl

Basic 5

- Physical Exam
- Complete Blood Count
- Blood Typing
- Urinalysis
- Fecalysis
- Chest X-Ray

  Ultrasound of the Whole Abdomen

  Cardiac Workup
- ECG
- Treadmill (Bruce Protocol)

  Consultation with MEDPRO Specialists

PLATINUM Executive Check-up

Blood Chemistry

- FBS
- U/A
- BUN
- CREATININE
- Lipid Profile (CHOL, TRIGY, HDI, LDL, VLDL)
- SGOT
- SGPT
- Alkaline Phosphatase
- Total Bili, Direct Bili,
- Indirect Bili
- Total Protein
- Albumin
- Globulin

- Total A/G Ratio
- Sodium
- Potassium
- Chloride

Basic 5

- Physical Exam
- Complete Blood Count
- Blood Typing
- Urinalysis
- Fecalysis
- Chest X-ray

  Hepa B Screening

  PSA (Males)

  Cardiac Work-up
- ECG
- Treadmill
- 2D Echo with Doppler

  Special X-ray procedures
- Cervical Spine AP/Lateral
- Lumbosacral AP/Lateral

  Ultrasound of the Whole Abdomen

  Consultation with CSMC-MEDPRO Specialists

  Overnight Room Accommodation

*Customized Executive Exam Package with Special Discounted Rates and Services

Annual Physical Exam (On-Site)

The MEDPRO Comprehensive Package

Pre APE (Annual Physical Examination)

- Assessment of company's needs

- APE (Annual Physical Examination) proper

- On site or clinic based

- Health education seminar to employees while waiting for their turn to be examined

- Fast and accurate results

Post APE (Annual Physical Examination) services

- One-on-one interpretation of results by competent/experienced professional

- Treatment and management (individual) of APE findings

- Establishment of company health profile based on APE result

- Design a comprehensive preventive health program and be a partner in its implementation

LECTURES, SCREENING & IMMUNIZATION

MEDPRO is a partner of choice in the provision of quality and affordable preventive medical services such as Lectures, Diagnostic Screening and Immunization for top local and trans- national corporation.

Our Partners

- Cardinal Santos Medical Center

- Metropolitan Medical Center

- HMI

- Intellicare

- Caritas Health Shield

- Medicard Philippines

- +VC

MEDPRO's Target Market

The target market of the company is the factory owners as well individuals in classes B and C. They have different branches with different environment so that the target market will no be only contained in one economic class. They are much concern with the bulk transactions like annual physical exams but they also cater to individuals and walk-ins.

Corporate Social Responsibility Plan

MEDPRO already serves the lower economic classes of the society and they already offer two kinds of wellness card. One for the lower economic class and one for the higher economic class. But still the ones in the lower classes will not trade the value of their money for health check-ups; most of them will still rather save or use it for food.

Another strategy that they can use for their corporate social responsibility is they can form small group in which they can start saving money so that when the time comes that they need the money that they save for health purposes **e.g.** check-ups or laboratory tests they can avail it or if they already accumulated the right amount which can entitle them for having the wellness card they can also use the money that they saved for that purpose. They can also give seminars to the ones located in remote areas so that they can educate them on how important that they should take care of their health since prevention is still better than cure. They should help these people realize that it will be more costly if they will be treating themselves when they get sick than preventing illnesses. They can also ask some individuals to look for someone who will avail the services of the company and if they were able to recruit 5 individuals who avail some of the services they will be entitled to get 1 wellness card. They can get the average wellness card only. After recruiting more than 15 they can already have the platinum wellness card and if they continuously recruit, they can get small percentage of the transactions that the individual he/she recruited and it will be added to the money that he/she can use in emergency purposes with MEDPRO.

These are the possible Corporate Social Responsibility activities that the company can do.

Effect of the CSR to the Community and the Company

The company will benefit from this corporate social responsibility plan since they can attract more customers and at the same time they are helping a community through educating them and giving them options that won't be hard for them. The community that they will be helping is also the community who will help them make the number of their customers grow. It is also the same community who will be educated who can also educate other with the importance of health regardless if you are wealthy or not that there is still a way that the people below the poverty line can be prevent sickness without them regretting the amount of money that they will be spending for check-ups and maintenance. The community will also benefit since they will be given a chance to avail of the services of the MEDPRO with the money that they have saved.