

ETHICS READER

BY

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FOR

ITETHICS



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Pp 122-123

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

Security is something giving assurance meaning something that provides a sense of protection against loss, attack, or harm or protection against attack from without or subversion from within; precautions to maintain safety: precautions taken to keep somebody or something safe from crime, attack, or danger.

While privacy is the state of being apart from other people and not seen, heard, or disturbed by them freedom from the observation, intrusion, or attention of others and freedom from the observation, intrusion, or attention of others

These are both important in the information age because not all information is for public use. This information should be used by people who are authorized and granted access by the owner.

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

Anonymity is the state of not being known or identified by name or the lack of distinctive features that makes things seem bland or interchangeable. First is Pseudo identity wherein an individual is identified by a certain pseudonym, code, or number. Second is untraceable identity wherein one is not known by any name including pseudo names.

3. Discuss the importance of anonymity on the Internet.

Anonymity in the internet would protect the user from future threat. Nowadays people should be able to know how to use the internet and can be able to contribute to the society

4. Is total anonymity possible? Is it useful?

Yes it is possible to have total anonymity but it is not advisable because people wouldn't recognize you and your accomplishments. On the other hand being

anonymous can also be a bad example because it can cause fraud and misleading to other people.

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

I can impose security by having a CCTV in the office to monitor employees. While I can implement my privacy to those people who are allowed to access the main system by having a username and password to help secure information in the company.

6. Is personal privacy dead? Discuss.

Yes. What we don't know is that in the background there are installed CCTV or recording sounds to monitor each and every mode of people.

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

Major threats happen when people are not civilized enough to think that having space is important to a person. Sometimes people want to be alone and think about things.

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

Theft can be classified into many parts; it may be in the form of stealing things which are not yours, the use of false identity which can lead to fraud. These are only some of the examples of theft. The reason of the spread of this crime is that people tend to abuse of this "theft". Once they have started doing it, they can be able to get away with it and continue it until they can't get caught.

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

Nowadays there are ways to use or steal a person's identity with the use of advance technology. An example can be hacking one system and use it; as if you are the "existing" user. There are also ways not to trace, if the system is being hacked.

10. Suggest steps necessary to protect personal identity.

I suggest that passwords should be a combination of numbers and letters so that it would be harder to crack. Personal identity should be kept secret and only given to those who can be trusted.

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

The government has all the power to control the people. They can manipulate people's lives with just a snap of a finger. This scene is not surprising because a lot of people who have sacrificed their life just to tell the truth. On the other hand, people who have connections are always there to get away with their mistakes. These people can either make or break the lives of people who are concerned.

12. Anonymity is a doubly edged sword. Discuss.

Anonymity has its good and bad side. Having yourself anonymous to the public can simply hide your personal identity and not being recognized as who you really are. While being on the bad side of it means using it against someone else meaning being someone who you are not.

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

I find it enough already.

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

People have the tendency to mislead others by giving the wrong information.

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

I agree to this statement because once you have access to a person's key information (e.g. username and password), you may be able to manipulate or blackmail this person to give you something in return.

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

Some people don't evaluate what the purpose of giving such vital information to either a "unknown and not trusted" person. This happens when purchasing products because marketing usually asks simple bio data questions which is a private and confidential file not to be open to the public.

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

Quoted from the text itself that the Financial Services Modernization Act aimed to restrict financial institutions such as banks and brokerages from sharing customers' personal information with third parties, has allowed these same U.S. financial institutions to merge and form what have been called financial supermarkets. This one Act has opened a door for these companies to merge and consolidate customer data from several sources.

EXERCISES on pages 154-155

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

Software developers can be able to experience piracy problems despite their "protection" of the product itself. There will be a person that would be crazy enough to crack cd keys to be able to copy and reproduce copies of the program.

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

First of all having a patent to one product is very costly, and this is only limited to the country that you applied in. Having patent would be limited only to those who are within the community.

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

As I have said earlier, piracy is one of the major problems in the business world today. These people have disregarded the patent law and not thinking about the persons responsible and should be getting the credit and the income for it.

4. Is it possible to trademark software?

It is possible to have trademark software as long as it is new to the public; innovating a product that it is not existing in the market but will be useful to the public consumers.

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

As long as they are following the trademark, patent, copyright law they are limiting the chances of being caught in the middle of an unethical problem. But there are some rules and regulations to follow to be able to comply with the software ownership.

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

This is because most people reject the idea of copyright law, they don't understand why this law is being imposed and implemented.

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

Some people doesn't consider the copyright law because they believe that everything has its open-source resulting to have a hard to enforcing because people will only copy what they see.

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

These materials should have a restricted access; if unknown people are accessing the files, there must be a validation whether to owner allows them to use the information.

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

Having internet made software protection difficult because it is accessible to the public. A good hacker would be able to trace records of a person. This can cause a major catastrophe when hackers burst in the system and start to infiltrate the system.

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

Free source is rampant in the internet today. This is favorable for people who don't have the purchasing power to order such product. But of course some developers find it unfair because they don't receive any income for such free software.

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

Not all products have the same costs because they have different distributors meaning they have purchase from them and then sell out to the public. Interest comes into play when computer products are rare and hard to find also.

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

These countries don't have an idea that what they are doing is for the betterment of their own country. They only thought that these copyright rules are taken for granted.

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

Yes because these prices are only the same when people are purchasing your product. This idea also reflects that pirate could have a possible target market.

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

Cost of software is rising because there will be always an upgrade for technology; as new technology rises usually the higher the price the higher the quality.

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

Globalization means imposing the copyright laws in all countries and therefore should comply with it.

Case study on Racial Oppression

1. Who is Barack Obama?

Probable U.S. presidential candidate, Barack Hussein Obama was born in Honolulu, Hawaii, to Barack Hussein Obama Sr., a black Muslim from Nyangoma-Kogel, Kenya and Ann Dunham, a white Atheist from Wichita, Kansas. Obama's parents met at the University of Hawaii.

2. Transcript of speech

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

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

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

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

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

This was one of the tasks we set forth at the beginning of this campaign - to continue the long march of those who came before us, a march for a more just, more equal, more

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

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

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

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

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

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

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

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

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

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

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

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

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

some of the finest universities and seminaries in the country, and who for over thirty years led a church that serves the community by doing God's work here on Earth - by housing the homeless, ministering to the needy, providing day care services and scholarships and prison ministries, and reaching out to those suffering from HIV/AIDS.

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

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

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

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

I can no more disown him than I can disown the black community. I can no more disown him than I can my white grandmother - a woman who helped raise me, a woman

who sacrificed again and again for me, a woman who loves me as much as she loves anything in this world, but a woman who once confessed her fear of black men who passed by her on the street, and who on more than one occasion has uttered racial or ethnic stereotypes that made me cringe.

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

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

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

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

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

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

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

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

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

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

And occasionally it finds voice in the church on Sunday morning, in the pulpit and in the pews. The fact that so many people are surprised to hear that anger in some of Reverend Wright's sermons simply reminds us of the old truism that the most segregated hour in American life occurs on Sunday morning. That anger is not always productive; indeed, all too often it distracts attention from solving real problems; it keeps us from squarely facing our own complicity in our condition, and prevents the African-

American community from forging the alliances it needs to bring about real change. But the anger is real; it is powerful; and to simply wish it away, to condemn it without understanding its roots, only serves to widen the chasm of misunderstanding that exists between the races.

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

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

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

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

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

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

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

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

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

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

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

We can do that.

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

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

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

This time we want to talk about the shuttered mills that once provided a decent life for men and women of every race, and the homes for sale that once belonged to Americans from every religion, every region, every walk of life. This time we want to talk about the fact that the real problem is not that someone who doesn't look like you might

take your job; it's that the corporation you work for will ship it overseas for nothing more than a profit.

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

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

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

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

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

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

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

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

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

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

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

<http://www.msnbc.msn.com/id/23690567>

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

Obama can't disown Rev. Wright because they have been friends for almost more than 20 years which one of the reasons why he can't simply reject Him. Obama stated that in his campaign he would lessen the racial oppression and would give less emphasis on the issues that involves their relationship.

4. How did Singapore come to existence? Do you agree with Malaysia?

Separating these two is not ideal because one way or another they would have comparisons and will have the tendency to have struggle against each other. This scene is familiar with ARMM being considered as a "separate" state from the Philippines. But still in some common grounds, the Filipino people are still united and is ready to fight for what is right.

1. What is the innovation of Voxiva?

The innovation of Voxiva is to turn a village pay phone into a communications device on par with that of a computer through calling into Voxiva's system and pushing buttons on the phone, rural health workers can report new cases of disease systematically and in real time.

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

The 3 ingredients of an effective system is to have real-time collection of critical information from a network of people, in this case, health workers with new cases of disease to report, rapid analysis of data to drive decision-making and allocation of resource and lastly communication back to the field to coordinate response.

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

Meyer found out that most projects were deployed on a pilot basis and were fundamentally not scalable, projects were overwhelmingly focused on connectivity and devices-building out networks or putting computers in schools-rather than on applications that addressed critical information challenges and lastly there were too much focus on the internet and computers as a solution, particularly given the challenges of electricity, hardware and maintenance costs, training and literacy.

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

Meyer observed that people need a phone as a part of their lives; it is a necessity for people. It was also observed that telephones are more accessible and is a practical tool for communication.

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

Voxiva was to solve the problem of communication in some parts of the world. They are to extend the technology to people and communities who have limited access of the internet. This is also to connect everyone through one systematic way.

6. What are Alerta Pilot's benefits?

Alerta Pilot's benefits are intuitive to use and accessible, even from very remote regions of Peru, it allows for quicker, better informed decisions-making by health authorities and better allocation of scarce resources, fosters better data quality because data is entered directly by users in the field and validated at the source, allows for rapid feedback of information to the field and can be used to reinforce the skills and knowledge of health workers in the field, reduces the paperwork burden on health workers in the field, promotes transparency and accountability by making information available at multiple levels simultaneously, cost-effective relative to the current system and other IT rollouts because it leverages the existing telecommunications infrastructure and has an open structure to seamlessly link to legacy systems.

7. How can Voxiva help eradicate diseases?

Voxiva helps eradicate diseases by delivering health care solutions, they have begun to deploy solutions in additional vertical markets. They are also trying to extend their hand to other municipalities.

8. How can Voxiva be used for bioterrorism preparedness?

It has discovered even greater opportunity for its technology in providing patient monitoring systems for leading disease management companies and home health agencies in the U.S. and U.K. markets.

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

Some of the lessons learned in Voxiva's deployment is to foster two-way information flows, leverage existing infrastructure, avoid stovepipes, software is not a system and technology alone will fail.

10. What are some of Voxiva's challenges?

Some of the challenges of Voxiva are the ff: is to allow organizations to collect data from and communicate with dispersed populations in a timely and systematic way by leveraging existing infrastructure, to ensure that its capacity to win new business does not outpace its ability to deliver quality services, to focus on key opportunities and avoiding distraction, to deal with the challenges and long sales cycles of selling services

to governments and international development agencies, to develop recurring revenue business models that generate revenue from local economies and to manage a diverse team and foster continuing innovation.

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

Meyer still challenges his employees to create innovative applications that deliver on two bottom lines namely social and financial.

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

Yes. I believe that this can be implemented in the Philippines I suggest that the target disease would be Chicken Pox.

1. What is ICICI Bank's innovation?

The ICICI Bank's innovation is to convert the poor into customers and at the same time empowering the poor.

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

The pilot project was initiated to link a self help group to the micro financing because, despite having 150,000 rural banking outlets, a 1981 RBI survey found that 36% of the rural pool still utilized informal sources of credit.

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

Even those institutions that provide financial services to the poor are limited in scale and also because of the small average size of transactions

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

Most of the problems with MFIs are due to the fact their primary focus has been on access to credit. With such small loans the key to sustainability becomes scale. If an MFI could achieve a large volume of loans, then the aggregate interest payments would suffice to cover operating costs.

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

The two innovative BOP models are the direct access, bank-led model and the indirect channels partnership model.

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

The connection between the two is that the executive of Bank of Madura started using Grameen Bank because it was a success in Bangladesh.

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

The ICICI's three-tier system is composed of the project manager (bank), coordinator (supervisor of bridges), and the promoter (field work).

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

The three essential steps in SHG process are to learn to save, to lend what you save and to borrow responsibly. Each step is necessary because without anything saved, there would be no money to lend, and people would not bother to let you borrow some money because of being irresponsible.

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

First is, Is the group size between 15 and 20 members? Easy pay off debts. Next is, are all members considered very poor? Must have an evaluation whether they can afford it or not. Next is, was there a fixed amount of savings collected each month? There should be a fixed amount of savings collected each month. Next is, is there more than 20% literacy? There must be at least one who is literate. Next is, have they used their savings for internal lending purposes? The ICICI bank should know where the money is going. Lastly, have the members kept a high level of attendance? Members must be present at all times.

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

NABARD measured in a survey published in their series on microfinance then the report favors the view that microlending has significant positive impact on income levels and income-generating activities.

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

In implementing the smart-card payment system, it will have a more secure system for people. Smart-card based system would be expensive to implement but it would have a better result and return of income in the future.

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

This can't be applied in the Philippines because the poor live their life by day. They don't think of the future use of their money. They purchase things only to be consumed on the day itself.

Cyber space Law for non-lawyers

Lesson 2 – Copyright In Cyberspace

What would you feel if somebody steals your work and make it as his own?

- Anyone would get pissed if this situation happened but on the other hand, this would mean that this person admires your work. But this doesn't mean that what this flattery would allow him to use your work. This would make sense that one should quote everything if you are to borrow such words or works from someone else.

Lesson 3 – Pretty Much All Writings are Copyrighted

Do you agree that everything that you have written is copyrighted?

- Yes, as long as you are the sole author of the article or piece that you wrote. This would signify that it is the author's thoughts and therefore should not be copied or republished.

Lesson 4 – Electronic Copying Can Infringe a Copyright

Do you think that allowing Electronic copying will help people organize their thoughts?

- No, because they would tend to depend on one's work resulting to infringement of one's right or property. Even though they were allowed by the copyright owner to use their work it doesn't seem to be a healthy practice because people should have their own ideas and points. These works should be used a basis and not as a pattern to establish your own.

Lesson 5 – "Copying" Covers Many Kinds of Copying

How can these kinds of copying be avoided?

- A good practice will be gathering all your thoughts about a certain topic because this will enhance your writing skills. A good research will be also helpful to have an idea of the unclear thoughts in your mind; what you have read will become a basis of the thought that you are about to compose.

Lesson 6 – It's OK to Copy Facts and Ideas

Can your conscience take that you are just copying one's work?

- People may say that it is ok that you can copy one's work but it doesn't mean that you should copy everything. This would also stick to your mind that since this guy is providing me with such information, I could rely on him anytime. This is a bad practice and therefore should be resolved by first sharing your own idea before looking at someone else's.

Lesson 7 - A Copyright Owner's Conduct May *Sometimes* Create an "Implied License" that Lets Others Copy

Is it proper to ask permission from the copyright owner for an Implied License?

- Yes, because you are giving the owner an idea that someone will use his work. You have to be specific on the purpose of you copying such information so that he will not be bothered whatsoever.

Lesson 8 - Some Copies are OK because they are "Fair Uses"

Do you think having criteria for "fair use" will help people think of copying from others?

- Yes it would help a lot because these questions will assess or determine your purpose on copying the work of others. Having these guidelines can create an invisible barrier that would say that "this is as far my copying can go".

Lesson 9 - More on "Fair Use"

Are these rules of thumb enough to protect the copyright owner of his work?

- No, this would only be a basis of people who tends to copy from other people's work.

Lesson 10 - Still More on "Fair Use"

Is commercial and noncommercial copying still fair?

- I don't think so because something that you earn from these deeds will affect the copyright owner; instead of him being rich, you got his spotlight without him knowing about it.

Lesson 11 - Some "Fair Use" Examples

Are these examples helpful in evaluating whether to use copyright materials?

- Yes. Some of the examples happen rampantly in the World Wide Web. These can help to have an idea that there are some things that may seem right to a person but will be the opposite to the others.

Lesson 12 - The Liability of Service Providers

Should the providers be liable of any copyright infringement?

- They should be sure that everything that is posted should be original meaning not a copyright of someone else's work. Providers should first verify that a certain work is a "certified true copy" before posting it.

Lesson 13 - Privacy Law in Cyberspace

How will people evaluate whether to keep it a secret or not?

- People nowadays tend to leak about information that they know resulting to harm the other party. These people don't have control over themselves and by such they make issues big causing the public to respond. The mindset of people should be, the more you keep secrets, the more it will be widespread.

Lesson 14 - Informational Privacy

How would you respond to the fact that you don't have control over the information you give out?

- We really can't expect to have all the privacy that we want and need. But of course, knowing that we will be dealing with a lot of negotiations that needs to give out necessary information, people must and should be aware of the possible danger that it may cause.

Lesson 15 - Informational Privacy on the Net

Lesson 16 - Privacy and the Fourth Amendment, Part 1

Do we need to adjust the law because of the technological advancements that could harm people?

- Yes because the law will punish whoever violates it and thus must be apprehended immediately. This would help the people be comfortable with the environment they live in because the law will see to it that technology will not harm people.

Lesson 17 - Privacy and the Fourth Amendment, Part 2

Lesson 18 - Privacy and the Fourth Amendment, Part 3

Lesson 19 - Statutory Protections for Privacy

Will implementing statutory protections reduce anomalies in the government?

- There should be no exemptions in these rules. Everyone must have the right to have their own privacy. This would only be void if someone is charged with a crime and therefore must be acted upon.

Lesson 20 - Exceptions to ECPA Protection

Is the ECPA protection effective?

- Having these exceptions in mind, people should be mindful of their actions and be responsible for it.

Lesson 21 - ECPA: Material You Might Have Stored on Your Computer

Is there such thing as ethical hacking?

- Yes because not all kinds of hacking are harmful. Ethical hacking may be of good use because you are trying to infiltrate your own system to avoid the “real” hackers to ruin your system. This would help in providing the necessary security measures to ensure the user that they will have a “hacker-safe” software.

Lesson 22 - Self-Help: Encryption

Can encryption be the tool that will reduce copyright infringement?

- These would limit people to access different files because there is a need for public key to access such file. These would only happen if the copyright owner will give access to his/her key for you to be able to use it.

Lesson 23 - Privacy: Self-Help: Anonymity, Part 1

How can we relate to the pseudonymity and anonymity of names in terms of protecting our identity?

- Most people use pseudonym because it identifies the owner of the name who wishes to not disclose their real identity and wishes to remain anonymous. The thing with having pseudonyms is that it creates a whole new identity that can or cannot be actually linked to you but would be consistent enough to describe the

owner. Anonymity on the other hand can be a little tricky. By being anonymous, it would mean that the identity of the person is strictly unknown; there is no consistency into it and it shouldn't be traceable.

Lesson 24 - Privacy: Self-Help: Anonymity, Part 2

Who is Phil Zimmerman?

Why did the Custom Service start a criminal investigation against Zimmerman?

- They thought that Zimmerman was involved in the widespread of the public key where it was available in the public. He only released his software to PGP but then the internet made it possible for people to access his codes; prior to this investigation Zimmerman said he is not involved in the distribution outside the US.

Who is Lawrence Lessig?

Why does Lessig promote "free culture"?

- Lessig believes that knowledge is free and therefore must promote the freedom to distribute and modify works and having the Internet as another source of information. He also opposes the idea on copyright laws; called this system the "permission culture".

What is creative commons?

Do you think creative commons can help reduce copyright owners?

- Creative commons can help people use the works of other people in such a way that they will not be violated. They can have the "all rights reserved" but still have the private rights to create public goods.

What is the EFF?

Will digital protection help us in the near future?

- Yes, through EFF, they will defend our digital rights. They fight for freedom of speech, privacy, innovation and consumer rights.

Who is Bruce Schneier?

Why does Schneider promote cryptography?

- Schneider promotes cryptography because he believes that it can protect data. This will enhance their security with regards to protection of significant data.

What is PGP?

What is the purpose of PGP?

- PGP will help through verification and privatization of data. The public-key cryptography will bind the key to a user name; this can limit people that would access your data.

Hindustan Lever Limited Case Study

1. What is the innovation that HLL introduced in the area of diarrheal disease prevention?
 - HLL introduced a unique approach on how to educate the poor on how to wash hands with soap. They made this a public issue so as to avoid cases of diarrheal diseases.
2. Why is hand-washing an excellent preventive measure against diarrheal disease?
 - Hand-washing is an excellent preventive measure because it will reduce the percentage of infection of diarrheal disease. Children are the vulnerable to this disease due to loss of liquids and dehydration.
3. Why is an MNC in the best position to influence behavioral change in combating diarrheal disease?
 - They are in the best position because of these unique capabilities: experience in conducting and analyzing consumer research, marketing expertise, vast distribution networks, strong brands as routes, accountability for achieving results, experience in sharing lessons learned, experience in adapting products.
4. According to Yuri Jain of HLL, what is the connection between diarrheal disease prevention and HLL products?
 - There would be an increase in sales because people would be aware that by buying their products it would lessen the percentage of having the disease.
5. According to Harpreet Singh Tibb, what is the connection for HLL between economy, beauty and health?
 - The economy are the consumers and therefore must have a marketing strategy that would associate the product to be a beauty and health advantage to increase their sales.
6. What was the impact of the Central American Handwashing Initiative to its beneficiaries?
 - They made it a marketing strategy and at the same time being an educational message to teach to poor.
7. What was the reason for Dr. Vedana Shiva's opposition to the PPP? Is it justified?
 - It is justified because Shiva believes that exporting the knowledge of cleanliness and hygiene of Kerala to the rest 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 go for the one who has the better benefits when it comes to health and of course its purpose as a product.
9. How did Lifebuoy re-brand itself? Do you agree with HLL Chairman Marvinder Sing Banga's decision? Why?
- They re-brand Lifebuoy by changing their target market from athletes to family oriented. I agree with the decision because this will signify that they are safe to use and can be universal; for health and beauty and also increasing their sales.
10. What is Chairman Banga's approach to costing Lifebuoy? Do you agree with this approach?
- Affordability is a good strategy for Banga because this would help for the BOP to purchase such health product. This will be a great help for the BOP because it would give them extra money for other needs.
11. What is the key to sustained community behavioral change according to Harpreet Singh Tibb?
- According to Harpreet there must be programs that will have multiple contacts, low in cost, scalable, sustainable.
12. The Lifebuoy Swasthya Cheetna program decided to go through the local school system? Would this approach work in the Philippines?
- Filipinos especially the people from the BOP needs education. I believe that through school they would be able to know that hygiene is an important aspect of living. These people should be taught the right way so that they would be examples to others.
13. What is the Lifebuoy Swasthya Cheetna's process for creating behavioral change?
- Cheetna's strategy to create behavioral change is to rely on the five communication tactics namely: education, involvement, shock reiteration and reward.
14. Each exposure in the behavioral change process involved 5 key communication tactics? Can you add or subtract to these tactics? Would these tactics work in the Philippines?

- These tactics would really work in the Philippines because people in the BOP are not so much into exploring things, meaning they have to be taught or tell them to view such in order for them to understand the significance of one thing.

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

- Through explaining the details by the germ-glow demonstration, this would be a really a good step for people to understand what germs can do to our health. This can benefit also those people who are not knowledgeable including the children.

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

- It did impact not only through increasing their sales but also educating the people by marketing strategy. I believe that through the right education people would have a better understanding of the purpose and relevance of their product.

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

- Indian population will benefit from these messages by having the knowledge that not all expensive products are effective; by purchasing these affordable hygienic soap one can be able to prevent diseases.

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

- Both are scalable because they easily expanded their network and resources globally and their programs were immediately implemented.

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

- I agree with Jain because the government and PPP had a partnership going on and sees to it that other companies would help in the success of the program.

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

- It slowed down because PPP encountered political problems while Cheetna used their limited funds to reach a target market to increase sales.

The Annapurna Salt Story: Public Health and Private Enterprise

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

- The role of NGOs is that they are the middle man between the marginalized people and the government or private sectors. Yes I do agree in this position because this is one way of reaching out to the needy such as people in the BOP. They would feel that they are still part of the economy and therefore have a bond with each other.

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

- Yes I agree with this statement because people in the Philippines are much on the western culture of buying "branded" clothes. We are most likely into copying the American culture of wearing fit clothes, daring clothes and having fashion accessories. This is very evident not only in the urban side but also in the rural side because these people don't want to be left out with the fashion sense at present.

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

- K15 technology helped through keeping the iodized salt protected from the environmental conditions that may cause the salt particles to be gone. On the other hand HLRC, are helping in the development of the salt and its properties. Dr. Pramanik also developed another way of protecting the salt particles in a molecular level.

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

- Difficulty in branding salt happens when consumers are looking for the best quality salt that they could get their hands on. Thing is, it is hard 2 determine what innovation to do because people have their own preferences. What they did was to just gain their trust in the product and from there they would expand and adapt to different "needs and wants" of consumers.

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

- Dhawan is saying that there is nothing wrong in expanding the salt business because a product will usually last only for 18 months. What they should do is establish a "good name" in the market so that whenever they would innovate

another product, consumers will still purchase it. In short they should have the market's trust in the Annapurna salt.

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

- The term differentiator meant in the paragraph was to have a unique characteristic to be able to attract consumers to purchase Annapurna salt. Differentiation can also mean that there is a need for product innovation. Researchers will play a big part in this because they would determine what the consumers want.

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

- Thanks to the advertising of Annapurna they increased their sales because the target market was educated and therefore new the significance of iodine. They promoted that Annapurna's salt will produce a bright and healthy child.

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

- HLL used the rail system so that they would have an efficient delivery. They were able to innovate this system of transporting salt starting from the factory to the rail transport then salt buffer depot to the wholesaler and lastly the retail outlet.

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

- Project Shakti is a department wherein it gives opportunity to go through the BOP market; also have ways of cost saving compared to other agencies. They have four goals namely: to increase the reach to rural market, increase awareness and change attitude towards the use of new products and to catalyze rural affluence.

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

-

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

- No I don't agree with this style because I also believe that women are more business minded and they can influence more than us men.

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

- I-Shakti is an IT-based solution wherein people can access their rural information needs. As an IM student I can improve i-Shakti by having a wide network of

people who are into the same business. This would link the people in the village and can help each other any means possible. Through internet and email, transactions could be made. This will also give information to the people regarding agricultural products.

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?

- I will try to offer a product that is very unique and therefore attracting consumers to buy my product. A good marketing strategy will also attract my potential customers.

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

- They should keep K15 proprietary because they can further develop and enhance the product. They would have a change log and therefore enhancing on the parts that they lack or probably improve it.

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

- Yes it would succeed in the Philippines because there is a dire need to help the people in the BOP. They would also feel that they are not left out the society because this would expose the rural to the urban people.

Discussion Questions 1-5 (Chapter 4)

1. The ACM and IEEE-CS adopted some virtues such as accept responsibility in making engineering decisions consistent with the safety, health, and welfare of the public, avoid real or perceived conflicts of interests wherever possible, by being honest, to reject bribery in all its forms, contribute to society and human well-being, avoid harm to others, be fair and take action not to discriminate, honor property copyrights and patents, give proper credit for intellectual property, respect the privacy of others and honor confidentiality. Professional codes have limitations meaning this will be a baseline for a moral evaluation to avoid controversial cases. Codes inspire can be helpful to be able to inspire and give direction and recommendation to those who encounter complex situations. On the other hand codes need to be broad so that it will be easier to come up with effective and efficient decisions to a certain situation.
2. I do believe that it is possible to have a coherent and comprehensive code of conduct for computer professionals. This possible as long as there they inspire, guide, educate, and discipline the members. Moreover, they should strive to achieve the highest quality in work, acquire and maintain professional competence; manage personnel and resources to design and build information that enhances the quality of working life and to articulate social responsibilities of members.
3. As far as my family is concerned I am willing to push through with the project since it offers there are such benefits. But on the other hand, having them reconsider my opposed thoughts on the project will still be an issue for me because as a Software Engineer, safety for the public is my concern. As long as that nobody will be harmed I will push through in being a part of the team. But if I found out that there is an anomaly in the project objectives; even if my colleagues push me to do it, I won't hesitate to back out. I can't risk my conscience of having a child that will have a father who has no principle.
4. I won't hesitate to tell the public about the software glitch. I am willing to risk my job for the safety of the public. Having this in mind, I would set an example to the public that there is such thing as business ethics. Someone needs to stand up and prove that not all things that are done are morally right; in this case building the software that would help the public transportation but will affect the safety of

everyone in it. It may seem wrong for the management to have me as a whistleblower; as much as I don't want to jeopardize the management, I need to do what I know is right.

5. Provided that the computer professionals have good ethical stature there would be no problem. Programmers can make or break people. Computers nowadays can access to anything, anytime and anywhere. So to avoid this from happening, there should be self-governance wherein honesty and discipline is a must. Rules are only set to have guidelines; therefore professionals should have their own set of rules and regulations in which they know that is right. As far as whistle-blowing is concerned, software engineers should be aware of the program that they are doing and that they should be knowledgeable enough of the safety of the people.

On the 1st chapter of the book that I have read, it is said that from the time of the Hebrew and Hindu people there are already strict regulations when it comes to business. Middlemen were prohibited before because they believe that they are responsible for price hike. The Brahmanic law was also strict with regards to merchants who undersell their product and also selling for more than what the product was “worth” is also unacceptable. The Doctrine of Just Price, meaning the value of should be equal the expenditure of labor and other costs; this is emphasized because this will result into disregarding the moral code; selling something more than its worth is considered immoral. But Aquinas then said that a man may lawfully charge more because he innovated the product or probably the price has changed on account of difference in place and time. I want to agree to what Aristotle said: “Money is barren and cannot breed money; therefore to demand usury for its use is unjust.” Even nowadays this usury is rampant because these people tend to be greedy and think that they could be successful the immoral way. But in the 14th century people began to be concerned on the regulation of interests; thanks to the theory of usury and theory of just price. Ethics is defined as: the theory of morality or right conduct. But I believe that everybody has their own perception of ethics based on the evaluation whether it is morally good or not. In addition to that there would be no ethics without morality; because being moral is as good as being ethical to a person. Early ethics was based on the Ten Commandments which were mainly on justice, love of God and fellow beings. Another thing that I want to quote which is said by Aristotle: “Rational behavior is characterized by an avoidance of the extremes.” Rational behavior in general is determined by a certain relevant degree of consistency between the subjective meanings of the person and the objective purposes attributed by them. This implies equivalence between the person and his choice of judgment in terms of dealing with certain obligations. The concept of it is to analyze two different situations and derive the most favorable behavior in a normal sense and to explain and predict actual solutions. Later ethics emerged a lot of moral philosophers like Hobbes, Cumberland, and Kant. Kant claimed that “An action must be judged by its motive and that motives arise from a natural sense of duty.” One is always responsible for its own action, for it will determine the sense of obligation of a person with regards to a certain situation. Its motives will be achieved as long as that person is accountable for the action that they have done. There are five ethical systems that constitute an ethical person namely: wisdom – intelligence based on experience, courage – to defend and what is right and the determination to stand behind one’s decisions, temperance – keeps the senses clear and unembarrassed, justice – respect for the rights of others, and lastly conscience – capacity for recognizing situations.

According to chapter 2, an economy wouldn’t prosper without good business ethics. Businessmen in their nature see to it that they preserve the system of free

enterprise. Before the relationship of buyer and seller were well versed with regards to agriculture and limited manufactured products. Today many businesses are expanding but the problem is there is no protection for them but the law although there are laws to govern manufacturing and sales. Dealing with employees is not a problem because each employee has its obligation to follow ethical as well as legal courses despite all the temptations around; businessmen have the duty to keep ethical standards in them. Competition amongst businesses will never be abolished from the scene because this is a motivating factor for businessmen to do better. But some businessmen will do anything in their power to overcome the competitor without regard for the ethical relations. Bottom line is that unfair business practices is immoral and unethical like selling below cost of production.

The nature and function of a business in a society as stated in chapter is to contribute to the nation's economic growth and development. Two factors are important for the increasing interest in development: That poverty is not the inevitable fate of the majority of people and the population explosion. That is why many businesses are setup in order to give opportunities to the eradication of poverty. This would give employment and improve the quality of life. Also new goods and products are available in the market because this would enhance the economic growth. This would entitle everybody with purchasing power to acquire the goods that they desire, want and need. Forms of business organizations are established for the protection of the rights and property of individuals. Sole proprietorship are easily created and terminated as long as you have the necessary capital can become and owner and manager of its own business. Basically solo flight with regards to all aspects of business is needed for the setup of a stable sole proprietorship. Assistance to small businesses is recognizing the need to aid, counsel and protect the interests of small business concerns. Partnerships, two or more persons, bind themselves to contribute money, property or industry to a common fund; would be based on oral or written contract. Some advantages are a greater amount of capital can be obtained; personal relationship between employers and employees is possible. On the other hand, disadvantages are the unlimited liability of the partners for the debts of the firm and death or retirement of any member results in the dissolution of the partnership. The corporation, a voluntary association of persons acting, under a government charter, a single person to conduct business of enterprise. It is also known as an artificial being created by the operation of law. Some advantages are: It has continuity of existence, limited liability on the part of stockholders, share of stock can be readily transferred. The traditional corporation only focuses on the profit maximization which is regarded as "survival of the fittest".

Chapter 1: Business Philosophy

In a western Christian theological perspective, it is said that business ethics should be inclined with the belief that “God, it is believed, has a purpose for every individual’s life”. However Christians are the ones responsible for the business’ abused attitudes towards nature. These people are also responsible for the humiliation and desacralising of the value of nature. “The implication of this is that business is still a key, God-ordained activity, a calling of high esteem, and should be seen in terms of being a vocation”. This statement means that business is sacred and should be respected because it is something that determines that one is following God’s orders. It is a vocation because the businessman is doing his job for God meaning everything he does is offered to God. Having this mindset would make a person think that they should follow the 10 commandments because it is also a basis if you are a loyal servant of God. Another aspect is the economy is fundamentally about work, not money. Lastly, humans are made in the image of God. Meaning businesses should avoid dangerous and alienating work because humans are made in God’s image. They are the ones responsible for action and decision they make; they may make or break people. Bottom line is that in every business people should have a clear-conscience, clean-living, honest and productive worker which is the true essence of the of a business activity.

From an industrial democracy perspective, there were several changes in company laws including internal control and accountability of the business. During the 15th and 17th century, business was based around the guilds having quality and fair dealing. In the 17th and 18th century these guilds collapsed which allowed monopolistic powers emerged; but it was understood to be for public profit and not for private gain. During the second half of the industrial revolution, there was no relation between shareholders, firm’s employees and those who contribute the capital. From an ecosystems perspective, that the nature should be preserved even though this is an age of technology because all of the nature co-exist for each other.

These perspectives pointed towards the meaning and purpose of business as essentially being a God-ordained vocation, a crucial element in democracy, a key element in the planetary ecosystem.

Chapter 2: Whose Business Is It Anyway?

Sustainability is presented here almost entirely as a function of mainstream corporate practice’s relentless progress through a market economy. I want to quote Lao Tsu, “ethics only appears on the scene when something has gone wrong at a deeper level. I agree on this statement because people would naturally think and base something on a certain situation or experience in solving a problem/scene. People would dig deep and realize that they are not ethical when something didn’t work as

planned. Cultural determinism is so powerful that it is very difficult politically to admit that economic growth must be limited. Universal wisdom holds that less growth will seriously weaken the economic system.

Chapter 3: Corporate Governance and Ethics

As Sir Adrian Cadbury said that the heart of the matter of governance 'is how to achieve a balance between the essential power of companies and their proper accountability.' I would like to comment on this phrase regarding the power of governance should be equal in nature and should be exercised correspondingly. According to Monks and Minow, accountability consists of two relationships, 1st is accountability of boards to shareholders and accountability to the society.

Neil Hamilton said: "We think that the system of self-regulation to be a workable one. But if there are more scandals, more breaches of law, then we shall have to think of introducing more legislation." One should start its self-governance meaning have to govern oneself before one relates to a bigger government. This would be helpful in bringing up a good and moral society in the future. Several self-governed people are not hard to manage compared to having a government wherein people are to have different personalities.

Chapter 1: Owning Values

In this chapter it raises ethical concerns about the modern business partnership, such as tendency to high-risk financing, financial business values, and rival relations between owners and management. Also shows that risks and returns from a business partnership or company should be distributed equally. It shows also the functional limitations of the old private property system. Businesses should also consider the welfare of all stakeholders affected by the firm's decisions and operations instead of concentrating on the old concept of business as a restrictive partnership of owners and stakeholders.

I want to quote what Jerry Kohlberg said: Investments could be made in undervalued businesses where we, as financiers, would put our money, time and effort right alongside management. We would do everything in our power to ensure that our investment and theirs turned out well. My reaction with regards to this statement is that there should be good management in the company so that business would flourish and investments would gain even though you have a big or small company.

Another quote by Donald H. Thain saying: The reader should be under no illusion about the incompetence, stupidity, power politics, legal shenanigans, high stakes, nasty problems, scandals, immorality, and dirty tricks to be found in the goings-on of corporate governance. Meaning no one should be a hypocrite when it comes to business, because from these enumerated flaws, one will know if he/she is willing to make/break with regards to the welfare of the company. These factors shouldn't be a hindrance for someone to achieve self-governance which is really important to have a successful company. Self governance is not only applicable to a company but also in the community itself because having this, one may be able to have discipline, right moral values and responsibility towards the other. Once this is achieved we can be able to say that we have an established community of people who are moral.

It is also discussed in this chapter that investments are important because it will improve the company's profitability and growth but of course with good management, there would be a good business.

Chapter 2: Managing Values

As stated in this chapter management is not an easy task. Management is a learning process wherein you can combine techniques to be able to come up with

solutions to solve a company's problem. Managers should be able to decide on what tools to be used and how to adapt them to their company to solve the problems that would confront them.

Milton Friedman's famous words: There is one and only one social responsibility of business to increase its profits to make as much money as possible while conforming to the basic rules of the society, those embodied in law and in ethical custom. I believe that profit will be one test of business performance. But not only profit will be a problem in management but also the allocation of profit in the companies competing demands like: higher employee wages, increased share of dividends, improvement of products or marketing, reduction of debt, plant expansion, investment in new technology.

Ethics in problem solving can be solved by identifying the problem, searching for solutions, and monitoring outcomes. Identifying the problem means analysis of the problem. This includes gathering of data and evaluating them. Searching for solutions means formulating the right strategy and best possible way to solve the problem. Monitoring the outcome will include act, observe and improve the further have a successful business in the future.

Chapter 3: Organizing Values

In this chapter it is important to have people to give feedbacks because this will help a company improve on their ethics. But some perceives this is as "judging" others therefore resulting to misunderstandings and mishaps. Cultural values bind people together in business. Partnership is usually setup with trust in each other. A low-risk, high-feedback culture seemed best able to absorb the values and extremes of the core ethic. Corporations also need to organize responsibility for their values and ensure their responsibility for their actions.

Chapter 1: Introduction and Overview

In every organization, there must be a leader. A leader who will bring an organization to success; by having leadership qualities such as a motivator, one who can exercise control, can also execute functions that are necessary to achieve the objectives. They are the ones responsible for the realization of the vision that the leader has formulated to fulfill the organization's mission. Decision making is an important factor because these will determine if the leader is capable enough of earning profit for the organization. Without a leader, there would be chaos in the organization because of the unstable environment.

I would like to quote Peter Drucker: "What is most important is that management realizes that it must consider the impact of every business policy and business action upon society. It has to consider whether the action is likely to promote the public good, to advance the basic beliefs of our society, to contribute to its stability, strength and harmony." I want to agree with this statement because the management should always bear in mind that there are business ethics to follow therefore having a good working relationship. The leader, which is the heart and soul of the organization, must be able to inspire the vision and mission, provide basis of objectives and goals. There should be also a policy setting wherein the leader should be a role model and therefore implementing the rules as well. A role model will help the colleagues and be inspired to have a moral and ethical environment within the organization.

I want to believe in the saying that "With great power, comes great responsibilities". These lines struck me because nobody in this world can handle great power except God. I still don't see anyone responsible enough to take on the challenge because almost everybody wants to have the power so as to have an easy life. This is very evident in the government that's why people are suffering from poverty. They are not using their powers well enough to help the marginalized people.

Chapter 2: Leadership Theory and Research

Leaders should have people concern, meaning the relationship orientation and consideration and supportive activities must be present; the task concern, focuses on achievement orientation and activities, goal settings, and task performance; concern for decision making. Research said that there should be a shift in focus from supervisory/managerial behavior to leadership behavior. This is relevant nowadays because people need a visioning, goal-setting, empowering leader rather than a dictator. They want to see someone who will drive the organization to success.

But on the other hand, it is not only important to have an effective leadership and how proficient they are but also the ethics and morality of their actions002E

Chapter 1: The Foundation of Ethics

Ethics is based on values. But values are also understood as being on the positive side of things. There are many kinds of values such as: economic, biological, artistic, ethical or moral, religious, etc. Therefore ethics is based on human actions. Thus, there are the concepts of good and evil.

Human actions refer to the acts of man basing on their knowledge of their purpose and on the exercise of freedom; but it doesn't mean that the lack of knowledge of freedom are subject to ethical evaluation. Some people tend to lose their purpose in life, so they become wayward and tend to try drugs, torture one's self, vices, etc. These people will have the lack of knowledge, still exercising their freedom as humans; freedom as a voluntary human act. Meaning they are aware of what they are doing and are consciously to do so.

A human will therefore be responsible of his/her actions regardless if it is a voluntary or involuntary action. Voluntary actions are willed actions or consciously done while involuntary actions are those desired by a person and unconsciously does an action. The foundation of ethics demands the affirmation of an objective world of values. Having said that, ethics is a world of actions directed to an end, resulting to the benefits the perfection of human nature.

The criteria of what is ethical can be asked in the questions: "What is ethical and what is not?", "Is it right or wrong?" These guides questions will be helpful in determining if an action is ethical or not. A basis could be is the act said to be good or bad according to what the majority believes. Another basis also is the whether an act is good or bad in the eyes of God. On the other hand, human still has the final say or may act depending on their values whether good or bad in nature. Some of these factors are only guides to help a person decide on the action to take.

Chapter 2: Ethical Doctrines

According to Plato, Man has his own ideals meaning having intelligence, will and enthusiasm. Therefore man should have proper behavior, must be morally speaking, and has a goal that should be sought. The truly wise man always tries to act in search of the ideal; when he fails, he resolves it. Plato also defined that ethics is based ultimately on man's aspiration to tend to God.

Ethics as defined by Aristotle is the art of living well. He said that the good is “that which everyone desires”. Meaning whatever humans do whether it be bad, it is still good because he/she perceives it is good. Aristotle, being a realist, says that virtue is a habit that makes him who practices it good.

Stoic believes that a happy life consists of a virtuous life. Meaning there is a reason for everything that is happening or will happen. In order to live decently, one must fight against the conditions, whether be good or bad, without anyone disturbing them. Ethics of stoicism is not an ethics of conquest but rather of understanding.

Epicureanism is like stoicism but this time, human ought to do what he likes most. Pleasure is a factor that is ruled by prudence. But in turn, must lead to interior harmony. Instead of desiring that much, it is preferable for man to lessen his desires. Therefore anything that produces pleasure is licit.

Chapter 3: Economics and Ethics

Max Webber said: “To think that the present rational and capitalistic era possesses a stimulus that is more lucrative than in other times is an infantile idea. The followers of modern capitalism are not motivated by a desire for profit greater than that of a merchant in the East”. Meaning the desire for profit is part of human nature and is a universal notion. Ethical righteousness is not necessarily a Christian concept rather a factor of operation in the market exchange system. This is only one of the requirements in a real market.

Chapter 1: Ethics and Business

The Myth of Amoral Business expresses a partial truth and accounts for a surface phenomenon. According to the myth, people in business are not explicitly concerned with morality but rather they are amoral; this doesn't mean they are immoral. Most people in business do not act immorally rather, they think of themselves, in their private lives as well as in their business lives, as moral people. Meaning, people feel that business is not expected to be concerned with morality. According to the myth, businesses act immorally not because of a desire to do evil, but simply because they want to make a profit and therefore disregard some of the consequences of these actions. Many more people now expect companies to act morally, at least in certain instances and within certain limits. They are now beginning to feel they should respond to demands involving social values, and should take moral issues into account in their deliberations, but do not know how to do so.

The American business system is often described as a free-enterprise system. In contrast with socialism, American business claims to be free from government ownership and domination. The system presupposes the value to each of us of entering into transactions of our own choosing, of pursuing our own good, and of satisfying our individual needs and desires.

Ethics is a branch of philosophy. The object that ethics studies is morality. Morality is a term used to cover those practices and activities that are considered importantly right and wrong; the rules that govern those activities; and the values that are imbedded. Ethics can be defined as a systematic attempt, through the use of reason, to make sense of, our individual and social moral experience.

Chapter 2: Conventional Morality and Ethical Relativism

Kohlberg identified three levels of development: Preconventional level – stage of first level of moral development, Conventional level – person reacts to the expectations of parent and peers, Postconventional, autonomous, or principled level – self-accepted moral principles. When we speak of morality we refer to our judgments of right and wrong, good or bad.

Three characteristics are usually associated with such judgments. First, moral judgments about the rightness or wrongness of an action are held to be universally applicable. Second characteristic is that moral judgments are important. They are so

important, in fact, that they override other considerations. We are morally bound to do what we sometimes may not want to do. Lastly, is that moral praise can properly accompany the doing of morally right actions, and moral blame can properly accompany acting immorally.

Normative ethical relativism claims that when any two cultures or any two people hold different moral views of an action, both can be right. Thus, an action may be right for one person or society, and the same action, taken in the same way, may be wrong for another person or society, and yet both persons or societies are equally correct. Another interpretation of normative ethical relativism might be to maintain that what each society means by the term moral is that the action is held to be right in that society. A society may morally judge the actions of only its own members because it ignores all other societies, or because it considers all other people barbarians and not worthy of respect.

Chapter 3: Utility and Utilitarianism

Utilitarianism is an ethical theory that holds that an action is right if it produces, or if it tends to produce greatest amount of good for the greatest number of people affected by action. This doesn't force on us something foreign to our ordinary rational way of acting. It systemizes and makes explicit what its defenders believe most of us do in our moral thinking. Act utilitarianism holds that each individual action, in all its concreteness and in all its detail, is what should be subjected to the utilitarian test while rule utilitarians hold that utility applies appropriately to classes of actions rather than to given individual actions. Rule utilitarianism also provides a technique for determining the moral value of actions both on those which society has already made a moral determination and those on which it has not.

Chapter 1: Ethical Problems in Business

There are five ethical problems discussed in this chapter namely: bribery, coercion, deception, theft, and unfair discrimination.

Bribery has been defined as the offering of money or other incentives to persuade somebody to do something, especially something dishonest or illegal. This is an issue in the Philippines wherein people tend to bribe someone so that there would be “no hassle” so to speak. Coercion forcing of somebody to do something meaning the use of force or threats to make somebody do something against his or her will. It is also a force used to compel somebody; force or threats used to make somebody do something against his or her will. The term is often associated with circumstances which involve the unethical use of threats or harm to achieve some objective. Coercion in business is one-sided; one may benefit from the other and leaving that person in danger. Theft is known to be stealing of property meaning the act or crime of stealing somebody else’s property. Some of these forms; it may be selling of information resulting to the close of the business, using one’s privileges for own sake, stealing things that are not yours, etc. Deception is the practice of misleading somebody meaning the practice of deliberately making somebody believe things that are not true. It manipulates people and firms by misleading them. Deception can be in a form of white lies, the small innocuous lie, which may cause little or no harm, to significant schemes to deceive, which may cause major economic or physical harm, including death. An example of deception in business is through scamming. Scamming usually has the objective to obtain financial gain and misleading the third person you’re in deal with (ex.: pyramid scams). Unfair discrimination is treating people differently through prejudice meaning unfair treatment of one person or group, usually because of prejudice about race, ethnicity, age, religion, or gender. Discrimination happens in a company where employees don’t have a background on having a good moral character. These companies are considered racists; only thinking on the appearance of people and disregarding the talent they possess.

All these ethical problems are not only evident in the Philippines but also around the world. This would never be abolished unless people will have self-governance. This would imply discipline, honesty and morality. Therefore having a self-governance will result to a wealthy and peaceful economy.

Chapter 2: The Importance of Ethics in Business

Why apply ethics? Is it what people demand? I guess not. This ethics I believe is an essence of having a successful business as well as a good community. I also believe that being ethical should be a big deal for people. Having a big impact will cause everybody to follow. Implementing ethics in a company will help not only the employees

but also the management because they can apply it in their own lives. I agree that ethics is knowing what is right and wrong therefore you wouldn't know what is right if you don't experience what is wrong. Showing good example to peers and colleagues can motivate them to be a better person.

Chapter 3: Making Moral Decision

It is possible that there are different cultures in a business. These cultures should be molded and consider ethics as the "middle-man" of their lives. This starts with a good "leader", very adept in decision making to manage business well. Ethics must be center of their heart; ethics can either be taught or learned but still experience is still the best teacher. Having a moral and ethical environment will imply that the people in it has adapted the attitude of being responsible, honest and moral in every way. A company must put to mind that without a great leader there would be no success.

Chapter 4: Business and its Environment

I want to quote Peter F. Drucker, "In this changed social and economic environment, the focus of business ethics is not upon the honesty and personal foibles or businessmen so much as it is upon the relationships between the corporation management and society. The corporation is an autonomous institution in the sense that it is not government-run, but in carrying on its everyday affairs it is expected to further human values and serve the national purpose, rather than matters of ordinary honesty and fastidiousness, are at the core of business ethics today.

I agree on Drucker because businesses nowadays seem to have their own business ethics. They have their own set of rules and regulations to follow to meet their objective. Based on what he said, corporations are "individual beings" that has their adaptable qualities that would fit to their environment. These beings tend to have boundaries in which they are "different" to others. They want to be higher in such a way they are exempted of scope in the real business ethics.

Discussed also in this chapter is that ethics and business professionalization are essential parts of business. There would be no sense if there would be no business in a society because they serve as the providers of the society. Business ethics may be said as the measurement of the behavior of individuals in a company; these are hard to practice therefore they should start with self-governance to be able to reach a "governed state".

Chapter 5: Recruitment, Promotion and Discipline

As well all know, one factor in having a successful business is a good leader or manager that would be responsible of all the activities, decision-making and discipline within a company. Recruitment is a crucial stage wherein certain qualifications should be met in order for one to be hired for the job. It is a must that the person in charge for recruitment have standards that are needed to be able to say that he/she is an employee with good moral character, have skills and abilities, and certain talents suited for the position. Having this in mind, there would be a chance of success because there are people who would be giving their best performance to help the company grow. A good role model, which is the manager, therefore must be able to show that he/she can motivate people to do their job well. Of course a job well done is in need of a good worthy praise from the manager. Every job the employees accomplish can be evaluated

and therefore having the chance to be promoted. Promotion is one motivating factor that employees always have in mind. For some people promotion would mean a higher position with a higher salary or with more benefits. But in my case a promotion would mean that you did your job well and should strive better to be on top. Once you reach your highest point, one can now say that he/she has accomplished something. There are some promotions only resulting to financial rewards which some people take advantage of. I would like to quote Keith Davis, "Management has responsibility for developing and maintaining discipline. In doing so, it must make its standards known and understood. If employees don't know what standards the organization expects, their conduct is likely to be erratic or misdirected. Employees will better support standards that they have helped create." My say on this statement is that discipline is one of the factors that should be developed not only in an employee but also to each and every individual. Discipline is already a step to having a mind set of doing the right thing. When there is discipline amongst its members then the whole company will show that they are ethically advantageous. In the Philippines, discipline is one of the major issues that should be resolved.

Chapter 7: Fiduciary Relationship

I'm going to quote John Randall Jr. and Justus Buchler: "If each were to act according to the criterion of ultimately attaining the pleasures that most satisfy him, conflict would result which would be detrimental to the general welfare of most concerned." I agree with this statement because one can desire to be morally good but it doesn't mean that it would have a good effect on others because people have their own basis on what is good or bad. Managers tend to influence the company based on their personal values. They may motivate socially or may be a risk taker which is the essence of a business. Therefore to have a harmonious company, employees and manager must meet at a point where they would understand each other and would adjust to each other's concerns and needs. This would avoid conflicts in the company and would tighten the bonds of the company. But once an employee has breached the faith of the manager, this would be an ethical problem because trust is hard to earn and is difficult to get back.

Chapter 2: Business ethics: mediating between moral demands and interests

As said by Jeurissen, "The influence can be seen most clearly with those business ethicists who conceive of business ethics as applied ethics. There are moral principles that have universal validity, such as the principles of rights and justice. The task of business ethics is simply to apply these principles of business."

Each and every one of us has different perspectives about ethics. People sometimes tend to be influenced by the ethics of other people but there are people who are just morally-impaired. What the community should do is to have standard moral principles to be implemented without exceptions. With this in mind, people will be disciplined and therefore having a good business environment. Business can't escape from the public debate on moral issues; business system doesn't operate in an unbroken unity with the moral community.

Some business prefer to be strategic rather than to be value-based because they believe that one can't learn everything from the books meaning a business should be flexible enough to adapt to different situations. I agree that value-based standards can be reliable too but business is all about risk; risk involves possible strategies to be successful. It all goes down to who has a better judgment on what to use for the business. The task of business ethics is to find ways of integrating strategic corporate interests with moral demands.

Business ethics has to deal with a situation in which the inner logic of business rationality creates tensions and may injure the moral community. Besides ethical value systems, many other factors play a role in the decision-making process. For example: the model of ethical management behavior by Stead, Worrell and Stead which they also mentioned utilitarianism, rights and justice.

Chapter 3: Moral responsibility in general

Humans have the tendency to influence other people. As people interact with the environment there is a possibility that they would absorb the culture, attitude and ethics of each individual. But then it is up to the person whether he/she would be influenced by them. Peer pressure can be one of the issues involving influence because teens nowadays are easy to persuade. They are not thinking of the consequences that they are about to face. Most of the time these peer pressure would involve the use of drugs and other bad vices. They have no choice because the group is doing it so tendency of

that person is to follow what they do; which is immoral. These people should have the sense of responsibility in order to avoid such incidents.

Humans have the capacity for making choices autonomously meaning free choice or freedom. Freedom claims to express a general truth about the person's ability to make decisions regardless of the culture and environment.

Chapter 5: What is in it for all parties concerned?

Moral or ethical standards in business can be seen as a result of transactions between different parties with often unequal situations. Not all goals are consistent and clear because for some they may imply different moral standards. These standards should be specific so that they may provide ethical checks for the quality of goals.

Only one teleological standard for judging actions and policies is acceptable in business ethics which is enlightened egoism. This is the combination of moral goal and a moral guideline. Meaning the recognition of everybody's right to pursue their own interests as long as they do likewise with you and others.

Chapter 2: Ethical Issues in Business

In this chapter ethical issue is defined as a conflict may it be a problem, situation, opportunity between people who evaluates whether it is right or wrong. This people have different beliefs, moral philosophies and values resulting to have misunderstandings among themselves. Organizations will have problems with regards to reaching their objectives because people with the community will have different actions towards their own goals.

There are different categories of ethics namely: issues of conflict of interest, issues of fairness and honesty, issues of communications and issues of organizational relationships. The conflict of interest happens when there is a choice between its personal goal and the organization. Honesty refers to the reliability, truthfulness, credibility while fairness means being just, fair and independent. The issue of communication means the transfer of information from one point to another; falsification of information may cause troubles within an organization. Lastly, the issues of organizational relationship involve the behavior of people towards others within an organization.

There are also ethical issues about the ownership of goods which includes the duty of managers and own interests. Financial issues will questions of socially responsible investments and accuracy of reported financial documents. This also includes the accountants because they are the ones handling the monetary and budget of a company and therefore there are many ethical issues that can be enumerated such as contingent fees, data overload and commissions.

In this chapter it is discussed that if there is a norm or agreement between the people involved and the organization it will result to having a good work relationship. It will be ethical for them to discuss unethical issues so as to solve them as soon as possible. They may ask for opinions within the meeting so as to help everyone within the community.

Chapter 3: Applying Moral Philosophies to Business Ethics

It is said that moral philosophies are the rules that people follow to know whether it is wrong or right; also a basis for their evaluation. This is one of the reasons why people have conflicts because they have different moral philosophies that can lead to

misunderstanding. But some use these principles as their guidelines to have a successful business and also to solve ethical issues.

Teleological philosophies are said to be morally right because they claim that actions are acceptable if they result to a desired outcome. Egoism refers to self-realization wherein a person will rely on the consequences of their action. Utilitarianism refers to the people who are greatly concerned for the benefit of everybody; rule utilitarianism is basing behavior on the rules designed while act utilitarianism is examining the action itself. Deontology is duty based meaning refers to the rights and the intention of an individual with a certain action; rule deontology is based on the moral principles to evaluate if it is right or wrong while act deontology refers to the right action for a certain situation.

Chapter 4: Social Responsibility

The legal dimension of social responsibility refers to the rules and regulations made by the government. These organizations believe that these rules regulate competition, protect consumers, protect the environment, promote equity and safety and provide incentives for preventing misconduct. The ethical dimension of social responsibility refers to the behaviors and activities. These would determine the actions of people toward their peers. The economic dimension of social responsibility refers to how resources for the production of products are distributed. These also involve the employees to attain growth and profit for the company. The philanthropic dimension of social responsibility refers to the structure and dynamics of society and the quality of life issues. As we know each and every one of us are connected to each other therefore a company should contribute for the welfare of the environment.

Chapter 1: Business Ethics and business behavior: towards an understanding

I agree to this phrase said by Cooke, "...business ethics is any systematic attempt to integrate models of moral problem solving with practical moral dilemmas in business...there may be no one correct solution to a given problem. (Cooke, 1986, p.261)

This statement implies that everything is not learned through the book. People will tend to have their own set of ethics based on the standards. Ethics can be a basis of solving problems but there is no guarantee that the problem will be solved. There will be no exact solution but there can be numerous ways of solving ethical problems and that is through a systematic approach. There may be different cultures that would adopt the same business ethics but would have a different perception and implementation for it. This would result to misunderstandings and conflicts within the organization.

I would like to comment of Hayek and Friedman, "...if anything is certain to destroy our free society...it would be a widespread acceptance by management of social responsibilities...other than to make as much money as possible. (Friedman, quoted in Hayek, 1969, p.239)

This simply says that the management is the one responsible for the balance of the society; there should be proper use of capital entrusted to the management.

To sum it up ethics is a challenge imposed by people that can implicitly or explicitly adopt a prescriptive approach to a certain problem.

Chapter 2: Corporate strategy – the importance of an ethical perspective

In this chapter there are several issues regarding market economy, command economy, public sector and in the international world. But I want to take for example the issue in the international world which I see as a big issue because there are tendencies of overpowering the small parts of the world since they are already on top. Meaning they are already powerful in a sense that they can use and control other parts of the world which I find wrong. This is very evident in the present world now because there are nations such as the U.S.A., wherein they take the name that they are the "superpower" of the world.

On the other hand some countries feel that there is a need for a global unification and therefore having alliances to help their country prosper. I can say that nowadays

there is no such thing as free because everything has a price to pay. Meaning there will be always something that would benefit both parties.

Chapter 3: Corporate accountability: more form than substance?

I want to quote Johnson, “Whenever the law adopts an inefficient rule, people will bargain and contract around it. They will eventually arrive at an efficient result – one the law should have adopted in the first place – only they will have wasted effort and resources in negotiating and contracting. People in the Philippines always want to have the easy way out, for example in getting a license some people would hire a fixer to get their license done quickly. This person is even aware that what he/she is doing is illegal but then they “adapt” to it because a lot of people are into it to. They know they would have the same output so they just break the law and therefore realizes that they can do it anytime they want. These would start a chain reaction because people will show a bad example towards others resulting to more illegal deeds.

This is just one example of corporate accountability but then how would people know when to change? Where do they start? Is this a disease that will never be cured? I am still hoping that there would be a time that people will be ethical enough to follow and abide by the rules and regulations of the country.

Chapter 1: What happened to Business Ethics?

I am struck by what Henry Adams stated, "Morality is a private and costly luxury." This is very evident in the world today because most people are being self-centered and neglecting the effects to the community they live in. One concrete example is the Philippine government, they are saying that they are helping that country with regards to economic stability but on the other hand they are violating rules which are unethical to the eyes of the people. Another example, when renewing a license, we all know that it is stressful because it is time consuming. So what people do is getting a "fixer" to get the job done in a much faster time. My point here is people win or get what they want regardless if it is unethical. Also, most people subscribe to the idea that ethics would limit their options, opportunities and the will to be successful in business.

Chapter 2: Why This Rule is Golden

"There are really only two important points when it comes to ethics. The first is a standard to follow. The second is the will to follow it." I want to react with John Maxwell's statement. Some people have the tendency to exclude them from the ethical standards. This would result to having conflicts within the society because people have different cultures and attitudes towards ethics. "Ethics is about how we meet the challenge of doing the right thing when that will cost more than we want to pay." This is another statement by Maxwell wherein it says that people would do things that they think is right. Ethics can be associated to the phrase that "people are responsible for their actions" because there is nobody to blame but yourself.

Chapter 3: The Golden Rule Begins With You

John Maxwell said, "To be trusted is a greater compliment than to be loved". I agree to this statement because if there is no trust there is no love. Trust is very important to be successful whether this may be a business or love

relationship. This is earned or gained through series of events that will make a person close to one another. It is like a responsibility for both parties to support each other because they are aware of the consequences of their actions. But once trust is gone, this would start to have misunderstandings in the relationship. Trust is also hard to regain because you have to redeem yourself and prove that you are trustworthy. Organizations not only look for talented people but also trustworthy people who make the business successful. Another statement made by Maxwell is, "The man who trusts men will make fewer mistakes than he who distrusts them." Trusting other people may also be a risk factor but one will not know when a man is trustworthy unless you start trusting them. People who are reluctant to trust people will have the tendency to fool around. You have to let them feel that you trust them and vice versa.

Chapter 4: Living a 24-Karat-Gold Life

In this chapter, it is implied that character plays an important role in the development of a good relationship with people. People would say that he/she is doing the "right" thing but what counts more is the action they would do instead of identifying what is wrong or right. Most decisions of a person is based on choice, this includes choosing one's personality or character which will determine his/her interaction with the environment. Good character means good traits which includes trustworthiness of a person. I believe that people can't get what they want unless they step up and do something about it. This goes for people who have the character and the will to be successful in the future. Some people can get what they want instantly but these are people who don't have a future because they are dependent to someone to get what they want. Some say that they are successful but if you look closely these people are only temporarily successful because they settle for mediocre status. These people believe that what they have now is enough for them and for their future. But people's tendency in life is that they make the most out of what you can do now and be successful in the present instead of being successful in the future. For example the marginalized people are happy with their daily wage and spend their income for the things they need for the day but on the other hand people who have the wealth can buy enough necessities needed for their future consumption.

Chapter 5: Five Factors That Can "Tarnish" the Golden Rule

The first factor is pressure. This has been always a problem because people will have the tendency compel with the influence of others or by the environment they live in. People will ask the questions, "Should I keep my commitment?", "Should I tell the truth?", "Will I follow other's opinion?" these are some of the questions that run in the minds of people who are pressured. Most people are alike in their promises but they only differ in their deeds. Meaning they only say things just to impress but not doing the necessary action to it. Second factor is pleasure. There would be no pleasure without the presence of temptation. This is a challenge imposed to people because sometimes it is hard to avoid temptation especially when it will benefit the person. It wouldn't matter if they cross the ethical line as long as their get what they want. The overcome the pleasure of a person is to develop discipline. Discipline is a practice where you act right in a certain situation. Meaning a discipline person is when they can do what needs to be done when it needs to be done. Power is the third factor because with it, you can control anything and anytime you want. The familiar line that says, "With great power comes

great responsibilities comes into place” because people who doesn’t know how to use power accordingly will cause a major catastrophe. When people have the power, they want more causing them to be greedy. With too much power comes the fourth factor which is pride. Pride is the presence of too much appreciation of one’s accomplishment. This can lead to destruction, disgrace, struggles within the community. Having pride is separating oneself with the rest because one feels that he/she is the best or on top of the ladder. Pride is not an easy thing to conquer because too much confidence in your abilities will eventually pull you down. The last factor is priorities. Setting your goals and objectives is also as good as setting your priorities. These are the things that one needs to do to comply with another. People need to sort out which task to do first to meet the demands.

Chapter 6: Seizing Your Golden Opportunity

There are possible steps to be able to overcome ethical issues. First is to take responsibility for your actions where a person can choose the right thing over the easy thing. This means that the role of a person is more important than his happiness. Loosing responsibility over things can lead to people blaming life’s circumstances, past personal problems and last is to blame other people. Discipline should be developed in order to have a systematic way of life. This includes time management, setting goals and objectives, mood for work and allotment of energy. Each and every one of us has their weakness and therefore must be explored. With this in mind, people should be on their guard so that other people can’t exploit their weaknesses. Next is to have integrity because one would be able to define values to be able to align it with their priorities. Asking for forgiveness isn’t a bad thing to do because this would lessen the burden of being humiliated. These are some values that should be taken into consideration to have a smooth relationship with the working environment.

Chapter 6: Seizing Your Golden Opportunity

I want to comment on a quote by Henry Ford, "Money doesn't change men it merely unmask them. If a man is naturally selfish or arrogant or greedy, the money brings that out that is all."

The famous statement "money makes the world go around" applies in this quote. I believe that money is one of the reasons why people fight, because with money you have power and with it, one is untouchable. Once you are losing money you tend to be greedy and still want more. Same goes for power, once you start to lose power, a person rises up and gets what he want. Money is a part of life as a means of transaction; imagine life without money, there would be no businesses and trading. This greed for money is inborn in most people because everybody wants to be rich and living in a happy go lucky life.

Another quote by Calvin Coolidge, who said, "There is no dignity quite so impressive and no independence quite so important as living within your means." This means that whatever you do, you are responsible for your actions. I believe that first impressions last, so by starting good there is a chance that you will end up in good hands.

Chapter 7 – How to Develop the "Midas Touch"

"In this world it is not what we take up, but what we give, that makes us rich." A quote by Henry Ward Beecher; that I look up to because we have the same concept. I am a person who is a risk taker, it is not every day that you live by the book but what is best is that you give yourself a time to decide and to have the courage to take a risk in any situation.

Forgiveness is not an occasional act; it is a permanent attitude. A quote by Martin Luther King Jr. which I believe in because asking forgiveness is not an easy task. Admitting a mistake is the most difficult thing to do. This is the time when you recollect yourself by asking, what did I do? Is that proper? These are some questions that people come to think when they did something. But sometimes they are forgetting to ask for forgiveness to the person you did hurt.

Last quote that I look up to is, "Doing my best at this present moment puts me in the best place for the next moment", said my Oprah Winfrey. This quote struck me most

because I am living by this quote. I believe that what you have started is as good as the stepping stone to the next task. Having your goals and objectives in life is a good step towards a better future. For example, starting the term with good grades will motivate you more to have a better average the next term.

Reaction: Jun Lozada Controversy

I believe in the saying that “the truth shall set you free”. With this in mind, Lozada shocked the country by his so called ZTE deal or I may say ZTE scandal. This greatly affected the nation and became headlines the next day. What Lozada did was a great risk not only to himself but also to his family. I admire his courage in telling the truth about the ZTE deal because he knew and thought about the future of this country. He knew that if Pres. GMA will continue her reign as the president of the Philippines, there will always be graft and corruption. These facts made people furious because instead of helping the marginalized people, the government still managed to get commission from the deal. This issue made a big impact in the economy and make people bothered on what will happen to the Philippines.

Lozada stepping up for the Philippine nation was a brave move. He knows that he can help the nation by stopping graft and corruption. Before one can whistle blow, one must be able to do 5 steps namely: to know if it could do serious harm to the public, if you already seek the help of your superiors but to no response, if you already exhausted all your internal avenues, if you did documentation, and lastly if public people will react. Despite all Lozada’s efforts there is still no action to the problem.

Bottom line is I believe in Lozada’s accusations, I think that there is no one dumb enough to risk his life for something that is not true. It is never too late to tell the truth as long as this problem can be solved. People are now asking for the immediate resignation of president GMA because they don’t believe in her anymore. In spite of the efforts of the president to make the economy stable, the people doesn’t believe in her anymore; one thing you can’t buy is trust because trust is earned and worked for. I am certain that this issue can’t be resolved because of the persistent and all powerful president that we have right now. No matter what the people do, the president will still be the president. But I do hope for change in the mere future, someone who would step up and show the world that the Republic of the Philippines is a country worth investing, worth trusting and may be one of the best countries in the world today.

Naidu, the Chief Minister of Andhra, wants to have a community of moral people through e-Governance and eSeva. He wants to stress the point that the government is nothing without the people. By this process, he wanted to focus on the concerns of the people therefore making use of the technological system. These systems have shown great results and building the confidence of people that corruption is lessened.

I agree with this idea mainly because there is a motion to establish the sense of self-governance in each and every one. Through this, people are able to develop the sense of discipline and responsibility in them as well to the government they serve. Naidu also wanted people to feel that there is no discrimination between the rich and the poor because the system will treat them equally. I admire his courage to implement such systems because there would still be a risk of having corruption within it. But come to think of it, people would be scared to do such foolish acts because people “caught in the act” are scrutinized and will be embarrassed in public. On the other hand, implementation of this citizen-centric governance would lead to economic stability by reducing risk. Development would be achieved once people would adapt to the improved TGC. All these services given by the government to the people would test if there will be improvement in the corruption reduction. These would also be a basis wherein people are tested on whether they are trustworthy enough for the job. Such steps would lead to good governance and improve the quality of life as well. This would be also a great time to implement such IT related system because we are in the age of technology; almost everything are interconnected to each other just by a click of a mouse. Actually all the examples given in the case exists in our government now like bribery, threatening, etc. The fear of each people to fight the government against these immoral acts is one thing I hate. Everybody is already “drowned” by this immoral country and that is because of the greedy and almighty people who are seated in our government. They have no remorse whatsoever with what is happening to the people in the BOP. All they know is that they are serving the rich and therefore satisfying them that they “in a way” solved a small problem. The problem of poverty hasn’t been solved because of the lack of morality in the government. They haven’t realized that there are many people who are willing to serve the country but are not given the chance and opportunity.

Everything started with Samuel Klein, started as a door-to-door businessman, but now being the largest retail in Brazil. But Michael and Saul are now the people responsible for running the existing business. Their goal was to make the BOP a possible target market with the help of financing. Even though they started as an old-fashioned style of management they believe that culture and philosophy will win their business. They thought of modernizing the business through marketing and IT will have a great impact on the company. They were able to think of IT related systems that would be essential for customer relationship management.

Through management style, they are able to monitor the current status of the stores. Management will help organize the business and therefore determine which process they can improve better. This will resolve all existing problems in the company. Finance helped through the passbook, wherein they can be able to pay in small amounts. Products like Sony, Toshiba, JVC, helped Casas Bahia in their income. People from the BOP have the same desire as class A,B do, so as a solution the company used reverse engineering in order to determine the needs of the people with regards to price and number of installments. Training involves knowledge of the business as well as informal techniques. This would be useful in customer relationship and creates a "bond" with a customer. Distribution of products and delivery process should be managed well because this is where the income comes. If there is no successful delivery there is an unhappy customer, which is they are really avoiding in happening. Marketing will be the key factor for the success of Casas Bahia because it will fulfill the "dream" of the people. These will be helpful in making the BOP a target market because of various media that could influence them to buy things. Technology will be able to concentrate on productivity, low-cost operation, and client satisfaction. Meaning automation of processes will be a great help in reducing fraud, and will have an efficient and effective output.

All these processes are very essential in establishing a company in the future. I am glad that there will come a time that everything will be automated and therefore make the life of man easier.