Canadian Business & Society Ethics Responsibilities and Sustainability (Canadian) 5th edition Sexty Solutions Manual

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Instructor's Manual
Canadian Business and Society
Ethics, Responsibilities and Sustainability, 5e

PART I: INTRODUCTION TO BUSINESS AND SOCIETY

Chapter 1 – The Relationship between Business and Society

The purpose of this chapter is to give an overview to the topic by providing some background on the business and society environment and some of the terminology necessary to study about business ethics, responsibilities and sustainability.

Changes in the Fifth Edition

- New opening vignette - Fast Fashion
- LO9 Business and Academic Integrity now in LO2 under "Integrity of Business Students" heading
- Everyday Ethics 2, 4, and 5 are new
- End of Chapter Case 1.1 Sears Canada's Bankruptcy and Pensioners [new]
- Want to learn more about artificial intelligence and ethics? [new]
- New Terms/Topics/Concepts:
  - Artificial intelligence LO1.7
  - Social contract LO1.9

CHAPTER GUIDE

Use of the "What would you do if …?" Vignette

Fast fashion is the term given to inexpensive clothing produced rapidly by mass-market retailers in response to the latest trends. This topic should result in a lively class discussion. Some questions to prompt the discussion which sources of information are:

1. What causes fast fashion?

   Four factors fuelling the growth of fast fashion retailers given at https://econsultancy.com/four-factors-fuelling-the-growth-of-fast-fashion-retailers/

2. What are the issues (problems) associated with fast fashion?

   How can we reduce our Fashion Environmental Impact? https://www.sustainyourstyle.org/en/reducing-our-impact
   8 Reasons to Rethink Fast Fashion at https://www.lifehack.org/articles/money/8-reasons-rethink-fast-fashion.html

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3. What can be done or should be done about it?

   One possibility is given in the vignette: Fashion Takes Action at https://fashiontakesaction.com/
   6 Ways to Quit Fast Fashion at https://experiencelife.com/article/6-ways-to-quit-fast-fashion/
   What's Wrong With Fast Fashion + What You Can Do To Help at http://katewatson.net/fast-fashion/

Update

Forever 21 to close 44 Canadian stores

A story in *The Globe and Mail* reported the closure/bankruptcy of Forever's 44 stores in Canada on September 29, 2019. Reasons given for the failure in included that its prices were too low to sustain operations, their stores were very large compared to competitors, and online purchases were becoming more common.

Another reason was that young customers might becoming more interested in purchasing ethically sourced clothing. The trend might be towards sustainability based consumption versus away from disposable, inexpensive clothing.

Reference: "Forever 21 to close 44 Canadian stores," *The Globe and Mail,* October 1, 2019, B2.

Additional Reference:

Jordan MacInnis, "Supply Chain: Fashion industry fighting waste with circular economy trend," *Corporate Knights*, October 29, 2019 accessed at https://www.corporateknights.com/channels/supply-chain/fashion-industry-fighting-waste-circular-economy-trend-15723594/.

Supplementary Material:

"Ethics: Everybody, Everywhere, Everyday"

In addition to opening the class with a discussion of this vignette, use the *"Ethics: Everybody, Everywhere, Everyday"* survey in the Appendix 1.1 which relates ethics to everyday life.

LO1.1 The Business and Society Relationship

Describe the complexity of the interrelationships between business and society.

Few students appreciate the complexity of business and society and the ethics and responsibilities involved. This can be illustrated by asking students to think about a common product that they are familiar with and which they consume. The Projects/

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Assignments/Questions section contains materials relating to coffee that can be used in a classroom discussion. This material can also be used later in the course.

There are some points that should be emphasized:

- The text avoids the "right versus wrong" approach to viewing the issues involved with business and society.
- Solutions are not always straightforward or simple. Frequently dilemmas exist and the distribution of harms and benefits varies among the stakeholders.
- Society is expecting more socially responsible behaviour from corporations.

Everyday Ethics 1.1 Canada's Best Corporate Citizens

There are various measures or rankings of the business' social responsiveness and a good example is the one provided by *Corporate Knights: The Magazine for Clean Capitalism.* Access the most recent ranking at "2019 Best 50 Results," Corporate Knights web site https://www.corporateknights.com/reports/2019-best-50/2019-best-50-results-15596280/. As some well-known corporations are included, ask students if they agree with the selection.

Supplementary Material:

Aspen Institute's Business and Society Program

The Aspen Institute's Business and Society Program is an excellent resource for business and society scholarship and practice. It has sections on business education, cultivating leadership, and long term capitalism. The Program can be accessed at https://www.aspeninstitute.org/issues/business-society/. The Institute's other programs that may also be of interest to instructors can be accessed at https://www.aspeninstitute.org/.

The Business and Society Program issues a weekly email, Ideas Worth Teaching, to support business and society educators. Subscribe to the email at https://www.aspeninstitute.org/programs/business-and-society-program/ideas-worth-teaching/.

Supplementary Material:

Corporate Knights: The Magazine for Clean Capitalism

An excellent source of additional materials on business and society is available from a Canadian publication, *Corporate Knights.* It is published four times a year and includes articles on topics covered throughout this book. Subscribers to *The Globe and Mail* in some areas receive it and it is available with the e-edition of the newspaper. Its web site contains most of the materials that appear in each issue and non-current issues are

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available. In addition there are weekly roundups or updates. Corporate Knights' main web page is http://www.corporateknights.com/.

Several reports and rankings are published regularly at https://www.corporateknights.com/reports-landing-page/ including:

- Best 50: Our annual report on the Best 50 Corporate Citizens in Canada
- Global 100: An index of the Global 100 most sustainable corporations in the world
- Better World MBA: The annual Corporate Knights business school ranking
- 30 under 30: Recognizing the top individuals in Canada under 30 years old who are showing great leadership on sustainability issues.
- Future 40: Canada's Future 40 Responsible Corporate Leaders in Canada ranking
- Sustainable Stock Exchanges: Ranking the world's stock exchanges

Corporate Knights is an indispensable source of information on Canadian business and society for instructors and students.

LO1.2 Integrity in Business

Define the terminology relating to the integrity of business management and students.

Note the distinction made between "business ethics" and the "ethics of business."

It is worthwhile to clarify some of the corporate social responsibility terminology at this time. This clarification will reduce confusion for students as they proceed in the book.

In addition to the terminology in Table 1.1, there are other terms that apply to integrity in business:

- Corporate responsibility—the complete responsibility of business to society.
- Sustainable development—ensuring that resources are used in such a way that they will be available for future generations.
- Natural capitalism—a set of trends and economic reforms to reward energy and material efficiency.
- Corporate stewardship—refers to how corporations manage resources under their control.
- Conscientious commerce—investing according to one's values; social investing.
- 3 Es—Economics, Environment, Equity.
- 3 Ps—Profits, Planet, People.
- "Purpose" or "Social Purpose": These terms appeared in about 2019 and meant that corporations extended their responsibilities beyond owners or shareholders and their economic or profits interests. These terms are described in the Chapter 16 Guide.

Use of these term's results might cause confusion. There are nuances, but they all relate to the ethics, responsibilities and sustainability of business.

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The responsible corporations are those that are involved in the above examples in integrity.

Everyday Ethics 1.2: Responsible Corporations

These are only a few examples of responsible corporations. Appendix 1.2 lists the corporations who have recently been recognized as being socially responsible. URLs are provided. They can be used as examples throughout the course.

Integrity of Business Students

This section can provide the basis for a discussion on the ethics of students. Colleges and universities have been criticized for not reducing unethical behaviour, for example, cheating on exams or copying term papers.

An interesting discussion can be generated by posing the following questions:

- What do faculty members do that you consider ethically inappropriate?
- What do other students do that you consider ethically inappropriate?

Note the term "ethically inappropriate" is used instead of "unethical." For faculty, students are likely to identify: failure to prevent cheating and misconduct, unfair grading and examinations, inappropriate and expense textbooks, course workload, and favouritism/bias. For other students, they are likely to identify: misconduct during examinations, plagiarism, and difficulties with group work. This topic could be combined with the discussion of the second case at the end of the chapter.

Given this environment, colleges and universities are considering how to address the ethics of business and social responsibility in business programs. Chapter 6 outlines ethics programs for corporations, and business schools should consider a similar approach. This possibility is discussed further in Chapter 9.

It is always wise to check on how well you understand the appropriate ethical behaviour has a student. Several universities and colleges provide tests are quizzes that can be completed to increase your awareness of ethics, or academic integrity.

CONNECT: Want to learn more about academic integrity?

LO1.3 Main Approaches to Ethical Thinking

Differentiate between the three main approaches to ethical thinking.

This section has been introduced in response to reviewers/users who felt that "ethics" should be covered earlier in the text. Business ethics are still covered in more detail in Chapters 5 and 6.

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Through the description of three approaches to ethical thinking, students are able to get a sense of the diversity in ethical theories. The approaches are summarized in Table 1.2 and a comparison can be made. Note that a limitation is given for each to indicate that there is not one best way or approach.

LO1.4 Business as an Economic System

Provide a brief description of the Canadian business system.

This section provides a brief introduction to the Canadian business system. It is intended to clarify what the system is and to define some of the common terminology relating to economic systems.

Ask students which definition best describes the Canadian business system.

Responsibility for Ethics 1.1: Adam Smith, the "Father of Capitalism"

Adam Smith has been influential in the development of capitalism. He is constantly referred to in the literature and media. Students should appreciate the influence of this man even after over 200 years.

Discussion Questions:
Who was Adam Smith? What did he do in life?
Why does his influence continue to this day?
Refer to CONNECT below.

CONNECT: Want to learn more about Adam Smith?

There are lots of Adam Smith biographies on the Internet. One possibility is provided by the Adam Smith Institute at: http://www.adamsmith.org/adam-smith/.

This site contains an introduction to Smith and the following sections are of particular interest:

- The social order to freedom
- The psychology of ethics
- Self-interest and virtue

Also available is information on Smith's publications:

- *The Wealth of Nations*
- *The Theory of Moral Sentiments*
- Quotations from his writings

Also accessible from this page are the following:

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- About Us – including FAQs
- Research – articles, books and reports. Note the how recent the publications are.
- Students – a description of the Next Generation, conferences, Freedom Week, Internship Program, and learning about liberty.
- Shop – purchase books and an Adam Smith Institute tie!
- The Adam Smith blog

Despite having lived between 1723 and 1790, Smith still influences economic and ethical thinking today.

LO1.5 The Corporation and the Business System

Explain the role of the corporation as the main economic institution in the business system.

The corporation is the principle institution or organizational form used for carry out the functions of business. Students have been exposed to the business system in general terms and now are introduced to the corporation. Note how the corporation is created today, and the implications for ethics and responsibilities. Even though the distinction between the "concession" and "free association" doctrines is theoretical, it is a good one to make to help with understanding the corporation's ethics and responsibilities.

LO1.6 Society's Permission for Business

Recognize that business operates with the consent of society.

Two concepts are introduced that reinforce the view that business operates with the consent of society, legitimacy and social license. In recent years, the discussion of the social license concept has been increasing. This concept is explained in more detail in Chapter 16.

Supplementary Material:

Legitimacy of the Business System

The following are some notes for a brief lecture on the "legitimacy of the business system" that supplements that in the book.

Introduction

- Legitimacy involves the belief in the rightness of an institution.
- Refers to the state of affairs in the real world.
- Concerns neither ethics nor legality.
- Also referred to as corporate creditability and involves trust or confidence in business/corporations.

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- The extent to which concentrations of economic and social power are perceived to operate in the society's interest.

Challenges to Legitimacy

1. Implications of class system
   - Upper class have positions in business; corporate elite.
   - Middle class generally support.
   - Lower class—often questions system; not so much interested in destroying as getting their share.

2. Society's suspicions of materialism/excessive consumerism
   - Nobler goals than pursuit of wealth.

3. Economic ignorance
   - Failure to understand how business works.
   - Economic education programs.
   - Telling "our story" including thorough CSR reports.
   - Public relations/Reputation management.

4. Excesses/greed/corruption
   - High executive salaries
   - Setting of poor examples.

5. Hypocrisy of attitudes towards government
   - Asking/accepting government assistance/protection while advocating reduced government.
   - Rescue from failure.
   - Supporting reduction of competition.

Conclusion

- Legitimacy involves power.
- Legitimacy → Responsibility → Accountability
- Profitability and economic performance are not the sole criteria.
- New set of "legitimizers" for acceptance of business: social and environmental responsibilities.

Some Additional Points

- Fragile interdependence between business and society.
- Societal values shift:
  - People more socially sensitive
  - More holistic and community minded
  - Existence of values/ideals that transcend profit/economics
- Broader set of values includes:

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- Treatment of employees
- Respect for the environment
- Commitment to product safety and public health
- Overall contribution to community socially and through quality of life

- Presence of anti-corporate advocates (presently the anti-globalization movement).

LO1.7 Attitudes Towards Business

Summarize factors that influence society's attitudes towards business that lead to criticisms of the system.

Everyday Ethics 1.3: Examples of Business Wrongdoing This insert is to provide a balance of examples relating to the ethical/social performance of corporations.

CONNECT: Want to learn more about corporate wrong doing in Canada?

This book uses numerous examples to illustrate the ethical behaviour, responsibilities and sustainability practices of Canadian business and corporations. Unfortunately, like any institution in society, there are individuals and organizations have become involved in wrong doing.

The web site, Prime Time Crime, lists various types of wrong doing, including Canadian Corporate Scandals, accessed at http://www.primetimecrime.com/Recent/Greed%20Corruption/Corporate%20scandals.htm. At the bottom of page 1, click on "Page 2" for further examples.

The Prime Time Crime site contents are collected and published by Leo Knight, a former Canadian police officer, security expert and media commentator. It was created Jan. 2003.

Things to think about:

- Do all the stories mentioned involve "crimes" in a legal sense?
- What can be concluded or learnt from the stories on the site?
- What purpose does the web site serve?
- How will the site influence the attitudes of Canadians towards business?

Student Assignment:

Business Irresponsible Behaviour Assignment

Business often behaves in an irresponsible manner often referred to as corporate scandals. A scandal is an occurrence of public crisis involving some real or apparent wrong doing

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that becomes subject to publicity and public scrutiny. The type and magnitude of scandals varies and can involve illicit behaviour of an individual manager or corporate large-scale corporate conduct. Sometimes a scandal involves the inappropriate activities of an entire industry and, for some, business generally is considered to be involved in scandalous behaviour, for example, earning excessive profits or overly generous executive compensation.

The influence of scandals varies. They often bring problems to light which results in change in corporate practices. They may result in government actions leading to increased regulation. Media play a major role in disclosing and analyzing scandals which may give the impression in society that irresponsible behaviour is more common than it really is.

Nevertheless, business irresponsible behaviour seen to occur on a regular basis and should have some lessons or insights for business management, owners, governments or other stakeholders that would reduce the frequency of occurrence. Maybe by studying irresponsible behaviour business corporations, executives and students can concentrate the mind on ethical behaviour in the business setting.

Something can be learnt from past business scandals and it is important to understand why business irresponsibility occurs. Briefly describe a scandalous incident and then respond to the applicable questions.

- What stakeholders influenced and/or were influenced by the incident?
- What were the ethical issues involved? (An ethical issue is defined as a situation in which an individual or corporation must reflect upon competing moral standards and/or stakeholder claims in determining what is the moral appropriate decision or action.)
- Why did managers make the morally inappropriate decision? What motivated them to make the decision?
- What were the consequences for all stakeholders?
- Were actions taken to prevent such irresponsibility from reoccurring?

Examples of American/International Business Scandals

- Enron (2001) – accounting fraud
- Worldcom (2002) – accounting fraud
- Siemans (20 ?) – bribery
- Madoff Investment Securities (2009) – Ponzi scheme
- BP Oil Spill (2010) – oil spill in Gulf of Mexico
- Barclays Bank (2012) – libor rate scandal
- Rana Plaza collapse, Bangladesh. (2013) – unsafe working conditions
- Petrobras, Brazil (2-15+) – widespread bribery
- Volkswagen (2015+) – cheating on emissions tests to avoid standards
- Vale/BHP (2016) – dam collapse in Brazil
- Wells Fargo (2016) – false bank accounts

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- General Motors (2016) – delay in recalling faulty ignition switches
- United (2017) – forcibly removing person from flight.
- Facebook (2018) – data breach, in particular Cambridge Analytica
- Boeing (2019) – the handling of faults in the 767 Max aircraft that appears to have caused crashes.

Ethics Unwrapped (29 one-minute videos)
- Scandals Illustrated at https://ethicsunwrapped.utexas.edu/series/scandals-illustrated

Examples of Canadian Business Scandals
- Bre-X (1997) – fraudulent gold deposits
- Nortel Networks – aggressive accounting practices
- Bombardier (last ten years)
- SNC Lavalin (2012) – bribery and corruption
- Lac-Mégantic railway derailment (X) - destroyed town's downtown core and killed 47 persons
- Algo Centre Mall, Elliot Lake, ON (2012) – collapse of mall killing two and injuring 20 persons.

Despite these examples, there should not be an over emphasis on corporate wrongdoing. Hopefully, the numerous examples of corporate social responsibility throughout the book will counter negative perceptions in this section.

Everyday Ethics 1.4: Artificial Intelligence (AI) and Ethical Issues

This topic is receiving considerable attention in the media and academic literature. Use this Everyday Ethics as a starting point! Check out recent articles on the topic.

CONNECT: Want to learn more about artificial intelligence and ethics?

LO 1.8 The People Who Run Canadian Business

Identify the groups that are mainly responsible for the operation of Canadian businesses.

The responsibility of the owners and boards of directors will be discussed in Chapter 11. The following is an example of an evaluation of how well managers perform their responsibility.

Student Assignment:

Canada's Outstanding CEO

The National Post in cooperation with Bennett Jones identifies Canada's Outstanding CEO of the year. Information is available at: http://ceoaward.ca/home.

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The selection criteria include: vision and leadership, corporate performance, global competitiveness, innovative business achievement, and social responsibility. The description of the social responsibility criterion is:

"In addition to corporate performance and innovation, a truly outstanding CEO uses his or her private sector skills and creativity to help the community overcome social or environmental problems." (http://ceoaward.ca/selectioncriteria)

Before disclosing this web site, ask students to write a description of the "social responsibility" criterion when selecting Canada's Outstanding CEO. After some suggestions, present the one above and ask their views on it. The description is very brief and does not provide much direction. Also, discuss the weighting of the criteria.

This assignment could also be used with Chapters 8 and 16. Another possibility is to do the assignment in the beginning of the course and again at the end with a comparison of the results being made.

Everyday Ethics 1.5: Suncor Energy Inc.'s Commitment to Society

This insert is to illustrate the comprehensive commitment to society in a very controversial industry.
It might be speculated that the more controversial or prominent the industry to more efforts made to outline and explain the corporation's commitment.

LO1.9 Integration of Business and Society

Describe the integration of business and society.

The Porter and Kramer article is widely quoted, is applicable in this Chapter, and is a good note to conclude the Chapter. The main point in the article summarized here relates to the authors' claim that there has been too much focus on the friction (or problems) between business and society versus the shared values existing between business and society. This article is discussed further in Chapter 16.

Teaching Suggestion:

Assign students to read the article. The *Harvard Business Review* is well written and an easy read for students.

Reference: Michael E. Porter and Mark R. Kramer, "Strategy and Society: The Link Between Competitive Advantage and Corporate Social Responsibility," *Harvard Business Review*, Vol. 84, Issue 12, December 2006: 83–84.

Responses to "Critical Thinking and Discussion Questions"

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1. Do most Canadians understand the working of the Canadian business system or capitalism? Do you? Give reasons to support your answer.

   This question cannot be answered definitely. One can speculate that despite interacting with business everyday, many Canadians do not fully understand how it works and are not familiar with the fundamentals upon which it is based. In media coverage of business, there are many misconceptions of business, for example, few understand upon what basis profits are measured or mark-up. Ask students for a definition or description. The responses may be surprising. Just because they are studying business does not mean they can explain it!

2. Do you agree with the position that the frequency of business wrongdoing is about the same as for individuals or any other institutions in society?

   Take a poll on this question. The author agrees with the question!

3. Why do people disagree on what is morally appropriate behaviour? Which approach to ethical thing do you practice?

   The reason for describing some approaches to ethical behaviour is to illustrate that different people use different approaches to viewing the ethical implications of a situation or decision. This is an important point to establish with students. Thus, there may be two "right" responses in the eyes of individuals. Most persons have a tendency to use one approach and often ignore that others may use a different approach.
   With regard to the second question, refer to the surveys or questionnaires listed in Chapter 5, in particular Table 5.4 "Learning About One's Own Ethics" if it considered appropriate for students learn more about their own ethics at this stage in the course.

4. How would you describe the Canadian business system?

   Students should be able to prepare an answer that would include one or more of the definitions in Section 1.4, the factors influencing the system, the corporation as an institution of business, and most important, the stakeholders.

5. Which two factors influence the integrity of Canadian business the most?

   "Government presence" would definitely be included. A second choice would the resource-based nature of the economy. The influence of social media should not be underestimated

6. Should corporations be formed only with the permission of society as represented by government, or should they be allowed to form freely without much government oversight?

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This question is key to society's view of the corporation. If the "permission" (or concession) approach is believed, society, through government, has control over the corporation. Social responsibility could be imposed on the corporation. The demands on the corporation change as society's expectations change. If the "form freely" (freedom of association) approach is believed, society would rely on corporations to behave in a matter appropriate and as expected by society. In effect, this approach would be a type of "self-regulation" as opposed to government regulation.

7. What is the connection between the type of approach to incorporation and society's expectations of the corporation?

   Society's expectations would be met in either approach. Obviously in the concession doctrine, society's expectations as interpreted by government would be imposed on the corporation. In the freedom of association doctrine, the corporation would be under pressure to meet society's expectations otherwise it would lose its legitimacy. If that occurred, society, most likely through government, would impose its wishes on the corporation.

8. Why should the members of the board of directors have any interest in the relationship between business and society?

   The Board of Directors has the overall responsibility of overseeing the performance of the corporation. Today, one aspect of performance relates to the ethics and responsibilities of business. The Board should (must) signal to management and employees that they are sensitive to the relationship between business and society.

9. What influences most your attitude to business?

   A poll of student responses would be interesting. The occurrence of corporate wrongdoing most likely would be prominent in the responses. The Enron scandal is constantly referenced even though it occurred six years ago. More recently, the trial of Conrad Black has focused public attention on corporate misbehaviour.

10. Should businesspersons be concerned about how they and business are portrayed in the popular media?

    Definitely. The numerous forms of media constantly present information on business, some of it not favourable. If the images of business portrayed in the media are negative, society may question the legitimacy of business.

11. What are the ethical challenges that you confront as a student?

    Students are same as any others in society. Ethical challenges are faced everyday in their interactions with family, fellow students, faculty, university

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administrators, and so on. The issue is whether or not they recognize the challenges. After completing the course, they should have a better appreciation of these challenges. [Some of the incidents from the "Professor Murray's Ethical Dilemmas" could be used with this question.]

Answers to End of Chapter Cases

1.1: Sears Canada's Bankruptcy and Pensioners

Pensions are a timely topic and receiving substantial attention in the media and are viewed as a huge economic and social issue of business and society. Students may not consider the issue of any relevance to them! But, point out the number of persons today with defined benefit pensions (possibly including their parents) versus how many there will be when they retire. The implications are serious for the lifestyle students wish to have in later years.

The main issues involved are the responsibilities of employers and employees, the sustainability of any pension plan, the nature of government involvement, and impact on the lifestyle of retired Canadians. Also, the issue of where the pension plan of workers and retirees rank in line for payouts to creditors in a corporate bankruptcy or restructuring. In 2013, the Supreme Court of Canada ruled that creditors and debtors-in-possession rank before pension plans. This is a main issue with the Sear's bankruptcy.

1. How is the integrity of business illustrated, or not illustrated, with pension plans?

   Many employees have contributed to pensions for years, are relying on them for retirement income, and expect that their employers will honour the plans. In the past, most were defined benefit plans so the expectations were not unreasonable. With the shift to defined contribution plans, the employee will bear the risk instead of the employer. Also, corporations are not being consistent as CEOs are negotiating very generous plans (which are in effect, defined benefits plans) while those of employees are being reduced.

2. Which approach to ethical thinking would aid in decision making regarding this issue?

   Teleological would be the most appropriate as there is concern for the consequences or outcomes of the change. Harms versus benefits would be a good to analyze the consequences. All stakeholders would be considered and a societal perspective is more appropriate. Legal system stakeholders are also present.

3. How do the difficulties and changes being experienced by pension plans influence society's attitudes towards business?

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There is bound to be resentment toward the corporations involved for the problems with the plans and the generosity of the executive plans. The changes to pension plans will most likely create negative attitudes towards business.

4. What responsibility do corporations have to provide pension plans?

   It had become an expected practice or component to the compensation package. But, compensation approaches change. Instead of receiving a fixed salary, compensation could be changed to an incentive system (for example, commission or piece work) or profit-sharing plans are introduced instead of higher salaries. Corporations will structure compensation plans in a manner necessary to attract or obtain the employees needed. If employees cannot be attracted with defined contribution plans, corporations will change the compensation package to adjust for it.

5. What responsibility do employees have to manage their own pension plans?

   Some argue that employees should be responsible for their own retirement income, and that by making them responsible for them through defined contribution plans, employees could actually be better off if they managed their funds successfully. Yes, it is logical from an economic perspective. However, many may fail to manage their pension funds well and end up with reduced retirement income. Thus, from a social perspective, it may not be logical.

Supplementary Material:

Pooled Registered Pension Plan (PRPP)

Recent Development: In 2012, a new form of pension was introduced, the Pooled Registered Pension Plan (PRPP). PRPPs will be defined contribution (DC) pension plans to which employee and employer contribute a certain amount to your pension each year. But, employer contributions are optional or voluntary. The plan does not guarantee how much will be received at retirement as that depends on the level of income and the performance of the plan.

Once an employer enters into a contract, employees will automatically be enrolled as members unless an employee chooses to opt out. Members' contributions to the pension plan will be made through deductions from their pay.

More information is available at: Financial Consumer Agency of Canada, web site http://www.fcac-acfc.gc.ca/eng/consumers/lifeevents/retirement/retireincome/prpp-eng.asp, and Canada Revenue Agency, web site at http://www.cra-arc.gc.ca/tx/ndvdls/tpcs/prpp-rpac/menu-eng.html.

CEO Hypocrisy

There is some hypocrisy being demonstrated by CEOs on the issue of pensions. On the one hand, they argue that there corporations cannot afford defined benefits plans

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for their employees, but they negotiate such plans for themselves. *The Globe and Mail* (Janet McFarland, "How much is too much?" May 14, 2007, B8) identified 25 Canadian CEOs who will retire with annual pensions of over $1 million and as high as $3.5 million. The liabilities for these plans ranged from $6.4 to $27.4 million. In Fall 2010, the CEO of BP was replaced after the oil spill in the Gulf of Mexico, but he will still receive over $1 annually in pensions despite his mishandling of the disaster. What are the ethics and responsibilities involved? [Old data but the issue continues to exist.]

Changes to the Canada Pension Plan

In June 2016, the Federal Government and a majority of Provincial Governments agreed to improvements to the Canada Pension Plan. The insured benefits would not cover income to $63,000 instead of the present $54,900. The premiums for both employer and employee would rise from 4.95 percent of earnings to 5.95 percent by 2025.

Some of the reaction of the Canadian business community was:

- The Canadian Federation of Independent Business and the Canadian Chamber of Commerce was opposed the change stating that the new payroll tax was unaffordable.
- A survey by Modus Research found that 58 percent of Canadian executives and managers supported the changes, 12 percent were neutral, and 28 percent were opposed.
- A Forum Research survey of 1,429 found that 68 percent of Canadians supported the expansion plan, 17 percent were not sure, and 16 percent disapproved.

1.2: Detecting Plagiarism and Academic Integrity

1. Academic integrity involves students, faculty members, and the universities. Who is served by the use of detection systems?

   Such systems obviously help faculty members identify plagiarism, and it is argued that they assist universities to maintain integrity of their programs. The students who are not plagiarizing presumably are served.

2. What responsibility should professors take to detect plagiarism?

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Professors should take at least some responsibility. But, detecting and verifying plagiarism is a time consuming process. Often professors have large classes with hundreds of students and it is not practical to catch all the plagiarism. Furthermore, professors are not always supported in their efforts to detect plagiarism and feel that it is easier just to ignore it (a questionable ethical practice in itself).

3. When should disciplinary action be taken against a student?

   It depends. Some argue that students should be given the benefit of the doubt. First offences would have mild disciplinary action. When serious disciplinary action is taken (for example, being thrown out of college), a fair process must be in place to protect the interests of all involved.

4. What should be done about the problem of plagiarism other than using detection systems?

   A three step approach is suggested:
   - *Educate – make sure students are aware of cheating through plagiarism. They should be aware of this prior to entering college, but apparently some are not. Early in their programs students must be informed of plagiarism issues.*
   - *Detect – put systems in place to disclose plagiarism: check early assignments, and revise examination rules and procedures.*
   - *Discipline – implement in a fair and consistent manner.*

5. Is cheating in school through plagiarism a predictor of cheating in business careers?

   Most likely although there are mixed views on this. Many employers blame universities and colleges for teaching graduates ethics.

6. Which approach to ethical thinking would increase understanding of behaviour regarding plagiarism?

   The virtues would be most appropriate as character traits are important to good ethical decision making in this situation. The deontological approach is a possibility as there is an individual focus and rules do exist.

APPENDIX 1.1

Ethics: Everybody, Everywhere, Everyday

Discussion questions relating to everyday ethical situations and/or dilemmas:

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1. You just bought something expensive that your spouse would consider a waste. Are you ethically obligated to tell your mate about the purchase?

    (a) Yes
    (b) No
    (c) Depends

2. Your boss's secretary is using the office Intranet to sell turkey sub sandwiches to raise money for her son's hockey team. Should you:

    (a) Purchase the subs.
    (b) Decline to purchase as you feel it is a form of soliciting.
    (c) Mention the practice to your boss and request it be stopped.

3. You just obtained a job as a server in a restaurant. It is illegal to smoke in restaurants, but on your second day you arrive early and see your manager smoking at the bar. What would you do?

    (a) Ignore the situation and say "Hello."
    (b) Mention the smoking ban in restaurants.
    (c) Quit the job.
    (d) Report the manager to a municipal authority.

4. When buying food at a gourmet store, you get $10 more in change than you're owed. You:

    (a) Give the cashier back the $10.
    (b) Pocket the $10, figuring the store overcharges anyway.
    (c) Keep the $10, figuring the store has probably stiffed you in the past.

5. When visiting Hong Kong you see a street vendor selling an electronic iPod for one-tenth of what it is selling for at a store in your hometown. Would you:

    (a) Ignore the vendor.
    (b) Make the purchase.
    (c) Report the vendor to the authorities.

6. You are having renovations done to your house. The contractor suggests that he will decrease the price by 10% if you pay in cash. Would you:

    (a) Pay in cash.
    (b) Say that you would prefer to pay by cheque.
    (c) Decline the offer.
    (d) Report the contractor to Revenue Canada.

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7. When walking one evening, you notice a couple walking their dogs. You recognize the woman as she is a columnist in the local newspaper. Her dog fouls a neighbour's lawn with excrement which she does not pick up. Would you:

    (a) Mention to the woman that she should pick up the excrement.
    (b) Tell the neighbour.
    (c) Ignore the incident.

8. An angry customer demands to speak to your boss. Your boss has told you to lie, and say that he is not in the office. You:

    (a) Lie for the boss.
    (b) Refer the customer to the boss anyway.
    (c) Make some other excuse.

9. You are a loans' officer in a bank and a customer gives you a pair of top-of-the-line sneakers his athletic company doesn't need. Month later he asks for a lower interest rate on his loan. Would you:

    (a) Refuse to lower the rate.
    (b) Lower the rate.
    (c) Give the shoes back.

10. A customer calls you several derogatory racial terms in front of other customers and co-workers because you refuse to take back a product that does not have receipt. Would you:

    (a) Refer him to your boss.
    (b) Give him the refund.
    (c) Stay calm and refuse to give the refund.

APPENDIX 1.2

BEST CORPORATE CITIZENS/TOP SOCIALLY RESPONSIBLE CORPORATIONS

This has been compiled from various awards lists to corporations for their social responsibility or sustainability programs. In some cases square brackets [ ] indicate a particular feature of interest on the site. The list is placed here, but is applicable to all chapters. Some links may have changed but the information on social responsibility or sustainability programs is most likely available elsewhere on the corporate web site.

18 Asset Management Inc. https://18assetmanagement.com/
Access Communications Co-operative Limited. https://www.myaccess.ca/
Agnico-Engle Mines Ltd. https://www.agnicoeagle.com/English/sustainability/default.aspx
Air Canada: http://www.aircanada.com/en/about/index.htm l [s/h issue analysis in report]

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Alamos Gold Inc.: http://www.alamosgold.com/home/default.aspx
Alectra Utilities. https://alectrautilities.com/about-alectra/
Alterna Savings. https://www.alterna.ca /
AltaGas Ltd.: http://www.altagas.ca/responsibility
Algonquin Power and Utilities Corp. http://investors.algonquinpower.com/
ARC Resources. https://www.arcresources.com/responsibility [Comprehensive]
AstraZeneca Canada. https://www.astrazeneca.ca/en
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Bank of Montreal: http://www.bmo.co m/main/about-bmo [environment]
Bank of Nova Scotia: http://www.scotiabank.com/gls/en/index.html#abou t
Bayshore Healthcare. https://www.bayshore.ca /
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Best Buy Canada. https://www.bestbuy.ca/en-CA/bby-for-kids.aspx?cmp=vrd-Community
BGIS. https://www.bgis.com/ca [green supply chain]
Blackberry Limited. https://www.blackberry.com/us/en/company/corporate-responsibility-at-blackberry
BlueShore Financial. https://www.blueshorefinancial.com/
Bombardier: http://www.bombardier.com/en/home.html [stakeholder engagement & materiality]
Brookfield Renewable Partners. https://bep.brookfield.com/en
Cameco Corp.: http://www.cameco.com/ [Focus ongiving]
Canadian National Railway: https://www.cn.ca/ [delivering responsibility]
Canadian Pacific Railway: http://www.cpr.ca/en [sponsorship]
Canadian Solar. https://www.canadiansolar.com/
Canadian Tire Corporation: http://corp.canadiantire.ca/EN/Pages/default.aspx [responsible sourcing]
Canfor. https://www.canfor.com/ [Responsibility]
Capital Power Corporation: https://www.capitalpower.com/Pages/default.aspx
Capstone Mining Corp.: http://capstonemining.com/responsibility/Overview/default.aspx
Carters Professional Corporation. http://carters.ca/
Cascades Inc.: http://www.cascades.com/en / [management messages]
Catalyst Paper Corporation: http://www.catalystpaper.com/
Celestica Inc.: http://www.celestica.com/Home/Home.aspx [corporate culture, GRI, materiality]
Cenovus Energy Inc.: https://www.cenovus.com/
CGI Group. https://www.cgi.com/en/corporate-social-responsibility/communities
Chartwell Retirement Residences. https://chartwell.com/en/about-us/corporate-social-responsibility
CIBC: https://www.cibc.com/ca/about.html?int_id=HP_AboutCIBC-E [accountability]
CNOOC Nexen. https://intl.cnoocltd.com/en/sustainability/community-investment
Coast Capital Savings. https://www.coastcapitalsavings.com/
Coastal Community Credit Union. https://www.cccu.ca/Personal/InOurCommunities/
Cogeco Communications Inc.: http://corpo.cogeco.com/cgo/en/company-overview/corporate-social-responsibility/
ConnectFirst. https://www.connectfirstcu.com/community
Co-operators Group: http://www.cooperators.ca/

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Danone: https://www.danone.ca/en/company/history [values]
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Federated Co-operatives Limited. https://www.fcl.crs/sustainability/2017-sustainability-report
EPCOR Utilities: http://corp.epcor.com/about/Pages/corporate-accountability.aspx
Finning International. https://www.finning.com/en_CA/company/sustainability.html [women]
First Calgary Financial. https://www.firstcalgary.com/
First Capital Realty Inc.: https://www.firstcapitalrealty.ca/Doc.aspx?t=3
First West Credit Union. http://www.firstwestcu.ca/about-us
George Weston. http://www.weston.ca/en/Corporate-Responsibility.aspx
Gibson Energy Inc.: http://www.gibsons.com/Our-Responsibility.aspx
Gildan Activewear http://www.gildancorp.com/responsibility-landing-page [stakeholder engagement]
GlaxoSmithKline Inc. https://ca.gsk.com/en-ca/responsibility/
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Gordon Food Services. https://www.gfs.ca/en-ca/about-us/stewardship
Harvey McKinnon Associates. https://www.harveymckinnon.com/
Henderson Partners LLP. https://www.henderson-partners.com/
Highstreet Asset Management. http://www.highstreet.ca/who-we-are/in-the-community.html
Horizon Holdings (electrical utilities): http://www.horizonholdingsinc.com/Corporate/Pages/Sustainability.aspx
HSBC Bank Canada: https://www.hsbc.ca/1/2/personal/about-us/hsbc-bank-canada
HudBay Minerals Inc.: http://www.hudbayminerals.com/English/Responsibility/default.aspx
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Kinross Gold Corporation: http://www.kinross.com/ [guiding principles]
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Methanex Corp.: https://www.methanex.com/responsible-care
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Miller Thomson LLP. https://www.millerthomson.com/en/
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Newalta Corp.: https://www.newalta.com/ [Sustainability Simplified™]
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Nova Chemicals Corporation. http://www.novachem.com/Pages/home.aspx
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Ontario Power Generation: http://www.opg.com/Pages/home.aspx [government owned]

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Power Corporation of Canada. https://www.powercorporation.com/en/
Primero Mining Corp.: http://www.primeromining.com/responsibility/default.aspx [issue priority]
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Restaurant Brands International. http://www.rbi.com/Sustainability-Overview/Index?KeyGenPage=419597
Resolute Forest Products Inc: http://www.resoluteforestproducts.com/en/?langtype=4105 [ethics reporting policy, check sustainability]
Rogers Communications Inc.: http://about.rogers.com/ [CSR at Rogers]
Rolland (Sustana Group) https://www.rollandinc.com/en/commitment-sustainable-closed-loop-fiber. [life cycle]
Rona Inc.: http://www.rona.ca/corporate
Royal Bank of Canada: http://www.rbc.com/country-select.html [community and sustainability]
Sandstone Asset Management Inc. http://www.sandstoneam.com/
Saskatchewan Telecommunications. https://www.sasktel.com/about-us/about-us
ShawCor Ltd. https://www.shawcor.com/about/sustainability
Selectpath Benefits & Financial Inc. https://selectpath.ca/
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Smith's Funeral Homes Limited. http://www.smithsfh.com/
Stantec: http://www.stantec.com/
Starbucks Corporation: http://www.starbucks.ca/
Sun Life Financial: http://www.sunlife.ca/
Suncor Energy Inc.: http://www.suncor.com/default.aspx [stakeholders list]
SunOpta Inc.: http://www.sunopta.com/sustainability/
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TC Energy: https://www.tcenergy.com/
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Tembec Inc.: http://www.tembec.com/en/responsibility [environmental focus]
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Transalta: http://www.transalta.com/ [Culture]
Transat AT Inc.: http://www.transat.com/en/
Transcontinental: http://tctranscontinental.com/en/about
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Unilever Canada. https://www.unilever.ca/about/ [sustainable living]
Vancouver City Savings Credit Union: https://www.vancity.com/
Vermilion Energy Inc.: http://www.vermilionenergy.com/
Wealth Creation Preservation & Donation Inc. https://www.wcpd.com/about-us/
Westminster Savings Credit Union. https://www.wscu.com/viewport/mobile/Personal/
Westoba Credit Union. https://westobacu.com/
WFCU Credit Union. https://www.wfcu.ca/Personal/
Wheaton Precious Metals Corp.
https://www.wheatonpm.com/responsibility/approach/default.aspx
WSP Global. https://www.wsp.com/ [Sustainability, Whistleblowing service, Indigenous Relations]
Westjet Airlines: https://www.westjet.com/guest/en/about/
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