Excellence through EthicsTM

Session 8

Ethics in International Negotiations







Excellence through Ethics Middle Grades Session 8

Ethics in International Negotiations

Content: Ethics, Infrastructure, and International Partnerships

Methods: Scenarios

JA Foundational Pillars: Ethics and Financial Literacy

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Acknowledgements

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Ethics in International Negotiations

Overview

The worldwide marketplace offers many investment opportunities as developing countries seek to build the infrastructure needed to grow their economies. Strong economics and good ethics combine to achieve sound and fair development. Because of the disparities in wealth and power between prosperous and developing countries, there is a need for strong ethics awareness.

Objectives

Students will be able to:

- Explain the need for the transfer of capital and technology to developing countries wishing to utilize all their resources.
- Describe the risks and opportunities for building infrastructure in developing countries.
- Identify some of the ethical issues that may be encountered while negotiating successful, beneficial development projects.
- Demonstrate their understanding of ethics risks to scenarios involving international development projects.

Preparation

Review the activity. Prepare the necessary copies and session materials.

Group work is incorporated into this session. You may consult with the teacher to determine how best to form the groups.

Post Key Terms and definitions in a visible place.

• Ethics: The standards that help determine what is good, right, and proper.

Obtain a telephone set for use in the classroom.

Recommended Time

This session typically takes 45 minutes to complete. Ask the teacher to help you keep track of time.

Materials

- Red Light, Green Light, Caution Light Scenarios (1 per group)
- World wall map (1)
- A telephone set (1)

Presentation

Introduction (5 minutes)

Greet the student.

Explain to them that today they will learn about how the worldwide marketplace offers many investment opportunities as developing countries seek to build the infrastructure needed to grow their economies. Because of the disparities in wealth and power between prosperous and developing countries, there is a need for strong ethics awareness.

Activity

Win-Win Negotiations (15 minutes)

Separate the class into two groups: with only 2 or 3 students in the first group, and the rest of the class in the second group. Have the two groups stand in different areas of the room for dramatic effect.

The larger group represents developing countries, and the small group, highly developed, wealthy countries with strong economies.

On the wall map, direct attention to the United States, Canada, Europe, Taiwan, and Japan, each considered to have a highly developed economy. Then, point to the rest of the map, considered to be the developing world.

Ask, "Is it ethical for companies in countries with much more money and power to negotiate large business deals that affect the natural resources of very poor countries?"

Expect discussion of the appearance of unfairness, given the huge differences between the two entities in terms of resources and power.

Now, have the students return to their regular seats.

Point out that in the United States, negotiations frequently occur between very wealthy and powerful entities and those that are less wealthy and powerful. Negotiations can be considered "win-win" when everyone benefits. For examples, employees sell their labor to very large corporations. Individuals buy products sold by large, wealthy corporations. Small contractors sub-contract work with larger contractors. Individuals and companies contract with powerful governmental entities.

There is nothing inherently unethical about negotiations between wealthy and powerful entities and others that are less so. But, this is an area for increased ethics awareness and sensitivity because dangers and opportunities for abuse exist.

Many people think developing countries are perpetually trapped in poverty. We've learned through JA programs that global trade—based on sound economics and ethics principles—generates wealth and prosperity for entire countries as well as individual companies. After World War II, several countries in Asia that used to be desperately poor are now quite prosperous nations.

Negotiating win-win investment contracts with wealthier entities is the route up and out of poverty. Developed countries have the capital, technology, and managerial skills that developing countries often lack to modernize their infrastructure.

Infrastructure means the long-term assets needed to produce wealth and value, such as roads, bridges, and communication systems.

Hold up the telephone. Explain how a modern telephone network is such a critical infrastructure for developing a country's business and commerce resources. Developing countries with outdated, overloaded telephone networks have difficulty attracting new business investment.

Other examples of infrastructure are airports, oil refineries and pipelines, tourist facilities, computer networks, factories, and research laboratories. Infrastructure can also include the knowledge and managerial skill needed to capitalize on these resources.

Ask: "What do developing countries usually have in abundance to contribute to the negotiations for development and trade?" **Possible answers:** Natural resources, such as minerals, oil, and timber. Other resources, such as travel and recreational attractions, favorable climates for crop production, and low labor costs.

Explain that free enterprise is about assuming risks to generate profits. Ask, "In what ways might investments in developing countries involve a higher level of risk?" **Possible answers:** unstable, unpredictable governments; laws and taxing structures sometimes subject to radical change; inflation and unstable currencies; and corrupt governments or business practices.

In negotiating large investment partnerships, the wealthy, powerful party sometimes uses its superior position to seek large advantages over the weaker party.

Ask, "What are some of the possible dangers and abuses faced by the weaker party?" **Possible answers:** The more powerful party often makes unreasonable demands; the weaker party might be undercompensated for the fair value of its resources. Also, poorly conceived projects can heavily damage a developing country's environment or create unsafe working conditions.

Ask: "Are weaker parties also capable of ethics abuses?" **Possible answers:** Temptation to use their poverty to avoid paying back an investor, temptation to make unreasonable demands of the wealthier party, temptation to demand bribes and "side deals" as a condition of doing business.

Point out that bribery is offering or accepting something of value, such as money, to influence a person to act dishonestly. Companies in the developed world sometimes resort to bribery to win a project contract. High officials in underdeveloped countries sometimes solicit or expect bribes as a condition of doing business.

Ask, "What's wrong with bribery as a means of obtaining a contract?" **Possible answers:** It adds illegal and unreasonable costs, so investors lose legitimate return and profits. It enriches a few, select people at the expense of many others. Parties are subject to blackmail. Dishonesty of any kind breeds more of the same. Bribery becomes an ongoing way of doing business. Bribery corrupts both parties.

Emphasize that bribery and corruption tend to deliver great wealth to a few at the expense of many. This works against the free enterprise goals of creating the greatest economic benefit for the greatest number of people.

Point out that no worldwide standard exists to prevent the offering and accepting of bribes. The United States has addressed this via a law called the Foreign Corrupt Practices Act, which prohibits U.S. companies from using bribes and other unethical business practices to win and conduct business in other countries.

Activity

Red Light, Green Light, Caution Light (20 minutes)

Separate the class into five groups of roughly equal numbers. Pass out a different scenario to each group, with sufficient copies for each student to have a copy.

Instructions

You have been given various infrastructure development scenarios that have both opportunities and risks for the parties involved. Have someone in your group read the scenario aloud. Then, use the four questions at the end of the scenario to guide your discussion. The questions are:

- 1. Name the type of infrastructure being developed.
- 2. Determine the general economic risk factors.
- 3. Name the ethics risk factors.
- 4. Explain what would need to change for this to be a sound international investment partnership.

Then, based on your discussion and analysis, decide whether the project is a:

- Green Light—no unreasonable business or ethics risks exist; it's a Go!
- Red Light—big business and/or ethics risks. Stop! Do Not Proceed!
- Caution Light—some business and ethics risks need to be worked out. Proceed with Caution!

Choose one person in each group to report and explain the group's scenario and decision.

Summary and Review (5 minutes)

Briefly review the vocabulary introduced in the session.

Ethical negotiations are an important part of global trade. The transfer of capital and technology are key elements in developing world resources for the benefit of the global community. Good economics and good ethics combine to create the maximum potential for a country's natural and human resources. Bribery and corruption of any kind breeds more of the same. Good ethics itself is a kind of management system in that it sets a pattern for fair and honest business dealings. By recognizing and discussing ethics pitfalls, the partnership effort can go forth with a minimum of waste and mismanagement of profits.

Session Outline

Introduction

- Greet the students.
- Tell them that during today's session, they will learn about how the worldwide marketplace offers many investment opportunities as developing countries seek to build the infrastructure needed to grow their economies.

Activity

- Conduct the exercise, raising the question, "Is it ethical for companies in countries with much more money and power to negotiate business deals that negatively affect the natural resources of very poor countries?"
- The economical and ethical transfer of capital, know-how, and technology is the way up and out of poverty for developing countries.
- Use the telephone to explain infrastructure and its importance to attracting capital and development projects.
- Introduce and examine the kinds of economic risks that come with investing in developing countries.
- Examine the ethics temptations of both the wealthier and the weaker parties in large international development projects.
- Define bribery and explain its harm to the economic and social fabric of new global enterprises. Explain that the U.S. has addressed bribery via the implementation of the Foreign Corrupt Practices Act.

Summary and Review

- Review the Key Terms for the session.
- Good economics and good ethics combine to create win-win international development projects that lift poor countries out of poverty. Bribery and corruption work against the goals of creating the greatest economic benefit for the greatest number of people. Good ethics is an essential management system in creating efficient, productive international development partnerships.
- Thank the students for their participation.

Possible Scenario Responses

Country A: Caution Light!

- 1. Major telecommunications infrastructure and soft infrastructure—management and training.
- 2. Economic risks to the U.S. partner regarding the profitability of the venture if the price for services remains unreasonably high for new subscribers.
- 3. There really are no apparent ethics risks here, unless students argue that unfairly high prices are unethical. Generally, governments can do whatever they like with the revenues generated by international long distance. They could accomplish the same with a taxing mechanism.
- 4. It would be better if TRU Inc. could convince the government to put the entire telephone enterprise into a stand-alone corporation so the investments, income, expenses, and profits can be handled in a more straightforward way. A reasonable tax could then be applied to profits, which the government could use however it chooses.

Country B: Caution Light!

- 1. Airport and major tourist industry infrastructure.
- 2. The financial indicators all seem positive, except we don't know how stable the government is or the police and security situation. Tourists don't visit places where they feel unsafe.
- 3. The ethics issue is the clash between conservation and development. There are no easy answers here; students should argue the value of the tourism industry toward upgrading general conditions in the country for the better versus the degradation to the tropical rain forests, which could be considered a resource and tourist attraction.
- 4. Perhaps another site for the airport could be found that is less damaging to the rain forests.

Country C: Green Light!

- 1. Animals and soft infrastructure in the form of training and community building.
- 2. There appear to be no significant economic risks.
- 3. There are no apparent ethics risks; this is international development work at its best. No profits will be generated, as this appears to be a not-for-profit development organization.
- 4. Some could argue the sustainability issue, since sponsorships are sought from the country's business sector, which may be reluctant to donate its profits to this kind of venture.

Country D: Green Light or Caution Light!

- 1. Soft infrastructure, education, and training.
- 2. Few economic risks are involved.
- 3. The ethics risks depend on how one feels about job displacement in the United States. One side can argue that any net loss of U.S. jobs is bad, and the other side could counter that U.S. workers are much more capable of finding new work. Essentially, there's no compromise with this type of dilemma.
- 4. There's nothing Country D can do differently to resolve the loss of U.S. jobs.

Country E: Red Light!

- 1. Industrial infrastructure—oil refineries and pipelines; also training and know-how.
- 2. Sometimes developing countries have unstable taxing policies; the temptation could be great to place high income taxes on the foreign partners' profits.
- 3. Bribery and corrupt practices are always deal-breakers.
- 4. Governmental officials would somehow have to be convinced that U.S. Petrol is the all-around best bidder, without the payments.

Red Light, Green Light, Caution Light Scenarios

Country A

This country is badly in need of a telecommunications infrastructure. Its government-owned telephone network is old and doesn't work very well, plus there aren't facilities for combining voice and data communications. There is a long list of people waiting to get phones, as only seven percent of the population has this service. The government charges a high rate for phone service and long distance calling. The high price for international service helps the government make a lot of money on calls from its citizens who have gone to live and work in more developed countries and can pay high prices to stay in touch with their families.

The country is seeking a new partnership with an American company, Telephones-R-Us Incorporated (TRU Inc.). TRU Inc. would provide the new telephone equipment, put in fiber optic wiring, and train local people to manage and maintain the system. TRU Inc. hopes to realize a reasonable return on its large investment. The profitability of the new venture depends on having a large number of new subscribers, which means bringing the price for services down within reach of the majority of people with lower incomes in this country. The government says it will drop its prices. TRU Inc. knows that currently government leaders skim off a large portion of the profits from the international long distance service to support other government programs and projects.

Is this a Red Light, Green Light, or Caution Light situation?

- 1. Name the infrastructure being developed.
- 2. Name the general risk factors.
- 3. Name the ethics risk factors.
- 4. Explain what would have to change, if anything, for this to be ethical.

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Country B

This is a small, island country with tropical jungles, white sandy beaches, and good weather for most of the year. The rest of the year, it rains a great deal. The tourist industry here is underdeveloped because there is no easy way for large numbers of tourists to get to the island. There is no airport on the island for commercial aircraft—only a small airport for helicopters and small planes. It is a long journey by boat.

Some American investors are offering to help the country develop its tourist industry, and are willing to invest heavily in several big, new hotels and resort facilities, but only if the country will build a new, larger airport. The best place for this airport would involve clearing and developing a large piece of land that now is part of a tropical jungle.

Tourism would bring much-needed income to this island, which has limited options for other types of economic growth. Many people and about half of the government officials are against the airport because it would destroy some of the country's tropical beauty.

Is this a Red Light, Green Light, or Caution Light situation?

- 1. Name the infrastructure being developed.
- 2. Name the general risk factors.
- 3. Name the ethics risk factors.
- 4. Explain what would have to change, if anything, for this to be ethical.



Country C

This country has a large population of very poor people. An international lending organization based in the United States is proposing to work with the country's agricultural department to begin a project here with some of the most needy rural families. The charity organization "lends" a family a farm animal, such as a cow, goat, or water buffalo, and teaches them how to care for the animals to have food and produce income. Families are obligated to repay the "loan" by giving the first-born female animal to another family, along with sharing the education and training they have received. The organization's goal is to create a self-sustaining enterprise and it will support the project for the first five years. During that time, it hopes to gain sufficient sponsorships from that country's larger businesses to expand and sustain this development project.

Is this a Red Light, Green Light, or Caution Light situation?

- 1. Name the infrastructure being developed.
- 2. Name the general risk factors.
- 3. Name the ethics risk factors.
- 4. Explain what would have to change, if anything, for this to be ethical.



Country D

This small country is fairly prosperous, with a good education system, but it suffers from over-population. English is a second language, and most citizens speak almost flawless English. There are not enough jobs for young people here after they finish high school and college, so many migrate to the United States or Canada. This causes the country a great loss of talented, educated young people.

An American company wants to re-locate its large, customer-service center in this country and train its young people to handle calls that typically would go to a service center in the Midwestern United States. These new workers would be paid a good salary for their country's economy, which is only one-fourth of the amount they would make if they worked at a similar job in the U.S. The wide difference in time zones makes it possible to ship these overseas calls from the U.S. during off-peak hours, making the operation quite profitable. The American company would downsize its large customer-service center in the Midwest. Some U.S. workers would be invited to move to the new country to train and manage the operation, but most of the company's American workers would lose their jobs.

Is this a Red Light, Green Light, or Caution Light situation?

- 1. Name the infrastructure being developed.
- 2. Name the general risk factors.
- 3. Name the ethics risk factors.
- 4. Explain what would have to change, if anything, for this to be ethical.





Country E

This is a struggling country in need of infrastructure to develop its oil resources. New discoveries of oil have suddenly placed the country in the top ranks of future producers of oil. U.S. Petrol, a large American oil company, is negotiating to build a series of refineries and a pipeline system to transport the oil to the coast, where it can be loaded onto tankers. Several other foreign oil companies also are in the bidding process. This long-term project will definitely enrich the country and the international partner it chooses.

Government officials handling the negotiations have stated rather strongly that they expect a sizeable "negotiations bonus" for their country's government from their chosen investment partner. U.S. Petrol suspects that once the oil is flowing, the officials also will expect such payments on a regular basis from the successful bidder. Given that this is a large project and the worldwide price of oil is stable, there would be enough profit for all the parties in the partnership to easily handle this financial arrangement. [Note to volunteer: this is called an **offset**. It is not a bribe, as it is being paid to a government and not to an individual.]

Is this a Red Light, Green Light, or Caution Light situation?

- 1. Name the infrastructure being developed.
- 2. Name the general risk factors.
- 3. Name the ethics risk factors.
- 4. Explain what would have to change, if anything, for this to be ethical.

Welcome to Junior Achievement's

Excellence through Ethics

As a Junior Achievement (JA) volunteer or teacher, you are joining other teachers and volunteers from across the United States in providing students with a unique educational experience. Junior Achievement's *Excellence through Ethics* offers students learning opportunities to share knowledge and information regarding ethics in business. JA strives to show students how business works, and to better evaluate organizations that conduct their operations in the right way.

Excellence through Ethics is designed to equip volunteers and teachers with supplemental, ethics-based activities for use with JA in-class programs for grades four through twelve. All these activities provide students with current and essential information about business ethics.

These activities are designed to reinforce students' knowledge and skills, teach them how to make ethical decisions, assist them in learning to think critically, and help them to be better problem-solvers. All the activities are hands-on, interactive, and group-focused to present the material to students with the best instructional methods.

Within these supplements, you will find sections to help you effectively implement the activities in your volunteer experience. Materials include: (a) an introductory discussion of business ethics, marketplace integrity, and the growing capacity of students for ethical decision-making; (b) activities and student materials that connect to and expand current classroom-based Junior Achievement programs; and (c) a functional glossary of terms relating to a wide spectrum of ethics, quality, service, and social responsibility considerations in business.

JA greatly appreciates your support of these important and exciting activities. If you have comments about the *Excellence through Ethics* program content, curriculum, and/or instruction, please access http://studentcenter.ja.org/aspx/LearnEthics/ and choose the "*Excellence through Ethics* Survey" link located in the middle of the page.

Introduction and Overview

- How do I do the right thing in this situation?
- Should I be completely honest, even if it puts others in jeopardy?
- What kind of community do we want to be?
- How do we do what's best for the long term?
- Who should cover the cost of "doing the right thing"?

These are all questions having to do with business ethics. They are valid and necessary questions, and good business people have asked them for generations. They form the backdrop of vital discussions as business, community, and political leaders grapple with significant issues. Many students would ask these questions, even if Junior Achievement hadn't developed this ethics curriculum.

Business Ethics Discussions Are Here To Stay

Business ethics has been in the spotlight for much of the past decade, especially as examples of wrongdoing come to light in the media. New technologies and international competitive pressures cause a steady focus on the question, "Is it possible to be competitively successful in business today and still operate in an honest and ethical manner?" The past decade has seen individuals search for deeper personal meaning in the workplace, which has contributed to lively ethics discussions in the business realm. For these reasons, the discussion of business ethics is not a passing fad; it's here to stay.

Many graduate schools of business have either required ethics coursework or integrated ethics principles throughout all areas of study. That is commendable. We believe this vital area of exposure and instruction also should happen at earlier ages and continue throughout the students' educational journey. Many of today's students haven't had access to a well-rounded education in economics and free enterprise or have come to see these in a very negative light. They have limited awareness of the extent to which good business leaders engage in the challenging exercises of ethical decision-making amid heavy competitive pressures. As students learn the general principles of economics and business, it's critical that these be underpinned with a strong foundation in ethics. This will accentuate the best in American business traditions, while laying the groundwork for students' continued evolution into future generations of leaders.

Integrity in the Marketplace?

Many adults and young people choose to believe that the marketplace is driven only by greed. They view it as bringing out only the worst in human behavior, demoralizing the human spirit, and driving out any sense of idealism. While elements of greed and extreme self-interest among some individuals cannot be denied, solid research has shown time and again that companies with a long-term focus on ethics and a broad consideration of stakeholders' interests are much more profitable than those lacking such a focus.

James A. Autry, in his book *Love and Profit: The Art of Caring Leadership*, said it well: "I do not doubt the presence of greed in the marketplace because I do not doubt the presence of greed in people. But, I also do not doubt the ennobling aspects of work, of the workplace, of the community, of endeavor, of

the marketplace. So I choose to believe that most of the marketplace is driven by people who want to do good work for others and for themselves."

Excellence through Ethics accepts the challenge of educating youth in the basics of economics and business while establishing a positive balance on the side of well-informed, ethical business practice. This may appear to place a heavy burden on Junior Achievement volunteers, who are not trained ethics experts. The following informational pages will not turn you into an ethics expert. That's not what we're striving for here. What students need most is meaningful interaction with people who are willing to engage in a discussion of these vital issues.

Lively Practitioners Rather Than Dry Theorists

This program is more about day-to-day ethics practice than the nuances of ethics theory. Some believe that working in business requires a disconnect from one's personal ethics. We do not believe this is the case. Students need to know that what they learn about fairness and honesty in general also applies to business. While business ethics may address some specific areas of business practice, it's not a separate and distinct specialty to be set apart from the general ethical principles that apply in other areas of life. Young people need to encounter the wisdom of age and experience that volunteers bring to the classroom.

Students' Growing Capacity for Ethical Decision-Making

Excellence through Ethics is designed to foster discussions at the appropriate level for each age group. The curriculum developers have designed the ethics activities with sensitivity to student's mental maturity. At the late elementary and middle-grades levels, students' capacities for ethical reasoning tend toward good personal behavior as determined by adult rules and authority. In relationships, personal trust, loyalty, and respect are of paramount importance. For these students, corporate ethical behavior is viewed in much the same light as their own personal behavior: it's governed by rules.

As students advance into high school, their ethical decision-making moves into the larger arena of social contracts and systems that guide and govern societal and group behavior. Here the rationality and utility of laws are scrutinized, as students become more capable of higher-ordered, principled thinking. Students are increasingly aware of the diversity of values among different cultures and communities. At this level, students' capacities for processing the complex, ethical dilemmas that may be encountered in business are greatly enhanced.

You will gain confidence as you come to realize that conducting a robust, provocative discussion with students is more important than "having the right answer." The activities have been designed to leave room for lively discussion and multiple points of view. Having the courage to share your own experiences is very valuable to students.

You don't have to apologize for the excesses students may see in business. Don't assume responsibility for actions that are not your own, and do not try to defend the indefensible. While accentuating the fact that most businesses operate ethically, it's okay to scrutinize the unethical players in the marketplace who give business in general a bad name.

Continuing Education

Teaching this material to students will no doubt strengthen and enhance your own ethics awareness and continuing education. Some students will challenge your best reasoning capacities. Having your own support network of professional colleagues with whom you can share and discuss some of these issues is very valuable. It's also helpful to seek out colleagues with philosophical views that differ from your own. This serves as a valuable "cross-pollination" function because you will be able to understand and discuss a variety of views with students, as well as share students' perspectives with your colleagues. In this way, everyone learns.

Finally, please be assured that your contributions here have tremendous value to students and will serve to upgrade business ethics in the future. We're dealing with the future generation of leaders in their formative years. We can take pride in the fact that we've had a hand in shaping the very people who will be responsible for business ethics and social responsibility in the future.

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Excellence through Ethics Evaluation

Junior Achievement has discontinued all paper versions of program surveys. However, we greatly appreciate your comments and feedback about *Excellence through Ethics*. Please help us improve the quality of *Excellence through Ethics* by sharing your comments through our new online survey process. The online survey should take less than 10 minutes to complete.

If you have comments about the *Excellence through Ethics* program content, curriculum, and/or instruction, please access http://studentcenter.ja.org/aspx/LearnEthics/ and choose the *Excellence through Ethics* Survey link located in the middle of the page.

Thank you for participating in JA!



Let Their Success Be Your Inspiration!®

Excellence through Ethics Volunteer Survey

1.	. Including this session, how many individual sessions of Excellence through Ethics have you presented?							
2.	Do you feel that the students were engaged through this session?							
A.	Not at all							
В.	Somewhat engaged							
C.	Engaged							
D.								
E.	Unsure							
3.	Do you feel the session was relevant to students?							
A.	. Not relevant							
В.	Somewhat relevant							
C.	. Relevant							
D.								
E.	Unsure							
4.	. Do you feel students are more prepared to make ethical decisions after participating in this session?							
A.	A. Significantly more prepared							
В.	1 1							
C.	1 1							
D.								
E.	Unsure							
5.	On a scale of 1 to 10 (10 being excellent), how would you rate the overall quality of the Excellence through Ethics session?							
6.	After this JA experience, how likely are you to volunteer for JA again?							
A.								
В.								
C.	No more or less likely to volunteer							
D.	Unsure							
7.	What comments or suggestions do you have regarding the overall session (including format, content, etc.)?							
Oį	otional: City							
	State Country							
	Fmail							

Excellence through Ethics Student Survey

1. What grade are you in?					
2. Please fill in the circle that best There is no right or wrong answ		you feel about	the following state	ements.	
	Strongly Disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree
This topic is very important.				\bigcirc	\bigcirc
I am able to apply what I learned in this session to the real world.					
The activities were interesting.					
I learned something about ethics from this session.				\bigcirc	
 3. Do you feel more prepared to m A. Significantly more prepared B. Somewhat more prepared C. Somewhat less prepared D. Significantly less prepared E. Unsure 4. I saw someone at my job taking A. Ask someone I trust what I B. Tell a supervisor C. Talk to the person taking the D. Do nothing E. Not sure 	money from t			SESSIOII!	
 5. To help us better understand who describe your ethnicity (family leads of the control of the contro	oackground)?	(Fill in all that	apply)	s: How do <u>y</u>	you
Optional: City		State	C	ountry	