

АННОТАЦИИ СТАТЕЙ НА АНГЛИЙСКОМ ЯЗЫКЕ

P. 3. *Zemtsov A.A.* National Research Tomsk State University. **The stream of events generated by the householder and the biography as opportunity and need of self-management in the conditions of uncertainty and risk.**

The article is devoted to consideration of events stream of the householder. The event stream can become the biography in certain conditions. The subjects of self-management and factors influencing biography are allocated in the article.

Key words: household finance, personal life course, biography, events stream.

P. 12. *Osipova T.Y.* National Research Tomsk State University. **The activity development of independent financial advisors in the USA – Review of the book Budge G.S. The New Financial Advisor: Strategies for Successful Family Wealth Management/Publisher: Wiley, 2008. – 196 p.**

The review is consecrated to the book structure, preface and introduction. The main basic author's ideas about modern role of independent financial consultants in life of clients are given. Conclusions on relevance of development of the household financial consulting sphere in Russia are drawn.

Key words: household finance, independent financial advisor, wealthy clients.

P. 19. *Alekseevskiy V.A.* National Research Tomsk State University. **The corporate financial consultant is the second side of household financial consulting.**

The author attempts to give a definition to the phenomenon of in the article. Being a specialist in the field of financial consulting of private clients (householders), the corporate financial consultant actually sells his organization (a financial corporation) and integrates it into the individual financial system of the household.

Key words: financial advisor; household finance; commercial banks.

P. 25. *Belyaev Yu.A.* **Labor activity behind a pension threshold: the fourth condition**

Creation of favorable habitat for mature age people is one of the most important conditions of full extension of active labor life.

Key words: life quality, habitat.

P. 31. *Sagaidachniy N.K.* National Research Tomsk State University. **Russian reforms and public finances: from the XVIII to the XXI century**

The article is dedicated to the course of three Russian reforms from the standpoint of linearly progressive evolutionism. The Russian reforms were accompanied by a change of government and the financial system. The similarities and differences of the reforms are identified. Also persistent signs being evidence of recreating the updated state model, historically inherent Russia - the imperial model are given in the article.

Key words: reform of the financial system, tax system, budget, model of government.

P. 37. *Rukavishnikova A.S.* **The optimization mechanisms of local budgets expenses**

Municipal budgets' expenses optimization is considered in the paper. Methods for the optimization are presented. Utilizing of discussed mechanisms may cause sufficient improvements in municipal financial status.

Key words: budget, budget expenses, optimizations of budgetary expenses, efficiency of the spending of budget funds.

P. 41. *Nikulina O.M.* National Research Tomsk State University. **The economic content of the tax transaction: the possibilities of optimization**

The questions of taxation remain actual at different stages of economic systems development. Carrying out the state fiscal policy for the purpose of budget replenishment on the one hand and the optimization of the taxation carried out by a business sector on the other hand, show a divergence of interests of economic subjects. The theoretical base, allowing to develop the balanced tax load of real economy sector, unfortunately isn't always free from shortcomings. In turn, the concept "taxation optimization" isn't always treated correctly, being often identified with evasion of taxes. The article is devoted to consideration of the fundamental factors, allowing to remove a contradiction in interests of the state and taxpayers as the tools increasing investment appeal of the country.

Key words: taxation optimization, tax system, tax loading, financial crisis, tax policy.

P. 49. *Bespalova O.V.* National Research Tomsk State University. **THE REVIEW OF FACTORS, INFLUENCING UPON EFFETIVENESS OF CENTRAL BANK'S MONEY-CREDIT POLICY.**

The classification of factor and conditions, influencing on efficiency money-credit politicians of the central bank is given in the article. The Factors are classified on the source of their origin on financial-economic, organizing-economic, social, foreign, economic and political. The groups of organizing-economic and social factor are complemented. Conclusions about possibility other categorization are made.

Key words: monetary and credit policy, central bank, effectiveness of MCP, factors, classification of factor.

P. 52. *Bespalova O.V., Ilina T.G.* National Research Tomsk State University. **THE CONTENTS OF SPECIAL COURSE "ORGANIZATION to ACTIVITY of the EUROPEAN CENTRAL BANK" FOR STUDENT of the ECONOMIC PROFESSIONS.**

The purpose of persisting article is an offer special course "Organization to activity of the European Central Bank". The Authors of the article offer the contents of lectures on ECB, list abstract and approximate list final board work within the framework of special course. The advantages of offered special course are considered.

Key words: special course, European Central Bank.

P. 57. *Koreshkov V.G.* Altai Academy of Economics and Law (Institute). **Estimates of losses of society from rent-seeking behavior of commercial banks**

Today, commercial banks have evolved from simple credit intermediaries in large financial institutions, which, thanks to artificial concentration of banking in a limited number of large banks become monopolists and dispose of nearly all the money capital of the national economy leading to losses in the community.

Key words: a credit institution, bank, banking, rent, rent-seeking behavior.

P. 61. *Tyuleneva N.A.* National Research Tomsk State University. **Modern methods of analysis of the liquidity of the accounting balance-sheet**

The article presents a methodology for the analysis of the accounting balance-sheet, including the figures that are recommended for rapid analysis and in-depth analysis of liquidity, as well as absolute and relative liquidity. The comparative characteristic of representations of groups of assets and liabilities to reflect the changes that have occurred in the financial statements

Key words: liquidity, liquid assets, absolute and relative indicators of liquidity, the current liquidity, liquidity perspective.

P. 66. *Tkachenko L.I.* National Research Tomsk State University. **The improvement of accounting and reporting in the budgetary sphere according to the International Financial Reporting Standards for public sector (IFRS PS)**

The present stage of the world economy development, being characterized a crisis state, limitation of financial resources and access to them, demands from the governments of many states the problem solution of resource management improvement and obtaining high-quality information. The accounting reports of budgetary organizations prepared on the basis of International Financial Reporting Standards for public sector allow to receive a reliable and solid data about activity of the governmental organizations and the states as a whole, necessary for all interested users (to the governments, investors, citizens and another).

Key words: public sector, accounting reports of budgetary organizations, International Financial Reporting Standards of public sector.

P. 70. *Yarkovskii P.A.* National Research Tomsk State University. **Disclosure of revenue in accordance with International Financial Reporting Standards.**

The article discusses characteristics of income under the International Financial Reporting Standards (IAS) 18 «Revenue». Defined classification of income. The advantages of reports prepared under International Financial Reporting Standards, to make sound economic decisions.

Key words: revenues, the recognition, International Financial Reporting Standards.

P. 75. *Gorbachev S. V., Vaganova E. V., Syryamkin V. I., Syryamkin M. V.* National Research Tomsk State University. **Application of identification and prediction methods of innovations and emerging technologies in terms of the Russian market of lighting**

The paper describes the method of identification of innovations including emerging technologies by means of the analysis and classification of intellectual property assets of the main patent organizations. During the study the market of light engineering has been analyzed and the patent data of the LED/OLED technologies has been studied in order to determine «technological cycles» of the industry. The study suggests that LED/OLED technologies have great potential in Russia.

Key words: foresight, long-term forecasting, emerging technology, technological cycle, patent analysis, light engineering, LED/ OLED, promising trends of science and technologies.

P. 80. *Terentiev N.U.* National Research Tomsk State University. **The definition, nature and classification of decisions**

This article examines the concept of «decision». Special attention is drawn to the existing approaches to the definition of that term. The author retraces and gives the generalized characteristic. The author gives a classification of the types of decisions and describes the main characteristics and terms of the object of research.

Key words: decisions; classification of decisions; types and forms of decisions.