

practices in other countries. Many of these individuals will either hire consultants to acquaint them with these customs, take a «cultural checklist» seminar, or perhaps read books and view videotapes to learn more about foreign cultures.

International business protocol lends itself well to expert systems technology. The domain is well-bounded, has experts, requires symbolic processing, is performed frequently, and contains heuristic knowledge. The domain is quite amenable to interactive computer aids, such as the protocol expert system, and this approach may have a greater payoff in the student's learning retention over traditional methods used (i.e., videotapes, books, guides, etc.) in understanding international protocol.

Being «culturally aware» means to know enough about a society so that you can act in that society without offending others unintentionally. This means that you need to familiarize yourself with that society's norms. Going against these norms can go under various names. We list a few of them, from the strongest to the weakest: a) breaking a taboo; b) being rude; c) being impolite; d) being tactless; e) committing a faux pas; f) being politically incorrect (USA only); g) not setting the bon ton (cultured society).

This is the idea of necessity of learning other countries.

As you have heard, we were looking for information connected with communication tips, behavior hints. It was also interesting to find information about cooking and cuisine.

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E-CASH: A LEGAL STATUS IN RUSSIA

Nowadays the actual problem is the growing popularity of e-cash and Internet transfers. This article is about the legal nature of e-cash and its transfers.

The most widespread electronic payment systems are Webmoney, Pay-Cash, CyberPlat, E-gold, E-port.

As means of calculations «e-cash» are so-called electronic purse which are in this case serve. It is necessary to conclude only the contract with the representative of payment system. Being registered in system, concluding the contract with payment system, the user in electronic form accepts «the Agreement on a transfer of property rights».

Further it is possible to fill up a purse transacting cash or non-cash money resources in «e-cash».

From the moment of purse replenishment its owner can dispose of e-cash – to pay the goods and services, to deduce from system in cash or non-cash money resources etc.

Upon payment of the goods e-cash acts take off from a purse and is transacting on a purse of the seller.

In the majority of payment systems it is not necessary to pay for this «purse», however for each payment the operator of payment system removes about certain percent.

First of all, we will pay attention to that fact that the current legislation of the Russian Federation does not operate with such concept as «e-cash» (digital money) or «an electronic cash» (differently – Internet money). E-cash – is not money resources in that understanding as they are defined by the operating civil legislation. Money as it follows from item 140 Civil Code the Russian Federation are – roubles, lawful means of payment, obligatory to reception at nominal cost in all territory of the Russian Federation.

There are two approaches to understanding of «a digital cash». For example, in system WebMoney e-cash (called by «title signs») is considered as securities. In PayCash – as advance payment. And in that and the friend cases «e-cash» actually is the prepaid financial product. Later on the acquisition of the goods and services is carried out such by «title signs» or securities which, we will repeat, are not money.

Thus, the use of the term «money» and furthermore distribution of a legal regime of money, is legally incorrect is applicable to e-cash.

In conclusion, we can say that «e-cash» – depending of its kind, its an advance payment but «E-cash» is not money in that sense as Civil Code the Russian Federation them defines. Calculations by means of e-cash are not non-cash settlements. On these legal relationships does not spread a legislation of non-cash settlements and bank activity on the whole.

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GENERAL PRESENTATION, DEVELOPMENT AND DESIGN OF INFORMATION SYSTEMS

My research work is closely connected with my qualification. Scientific specialty, which I've chosen is called the theory and methodology of vocational education. The topic of my thesis is «Application of information systems in the methodical work of teachers».