

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.

**A. B. Козлова**

## **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».

I started the research on this topic when I was a student. The subject of my research is to build an information system. To get to the subject, I used several foreign sources. Among them: William S. Davis's book «The Information System Consultant's Handbook: Systems Analysis and Design», Christopher J. Date's book «Introduction to Database Systems».

The first one of them gives an overview of information systems. It introduces system analysts, developers and consultants of information systems with fundamental principles, specific instruments and methodologies. Learning this book materials suggests understanding the basic technologies of information processing. The book covers the following topics: principles of information systems; gathering information and identifying problems; planning and project management; systems analysis; identification of alternatives; design of information systems; testing and implementation of information systems; operation and maintenance. William S. Davis's book has a good reference source for analysis and design project. A brief and clear narrative, complemented by numerous illustrations and diagrams makes the material accessible to the reader.

The next book I used when writing a diploma was «Introduction to Database Systems» by Christopher J. Date's. It gives an idea of the databases used in information systems. For the over 25 years, it has been an authoritative source of information for readers interested in the development of databases. The book provides a comprehensive overview of modern database systems and describes the basics of technology. This book is about theory, concepts and ideals of database systems, rather than addressing specific implementations. This helps to learn the very nature of databases, to understand their principles, techniques, technology. The book covers the following material: introduction to the concept of database systems; description of the relation model; theory of database design; transaction management; the influence of object database technology. It introduces the theoretical principles of building database systems.

I am currently working on a book on design of information systems «Learning Web Design» by Jennifer Niederst Robbins. This book provides a solid knowledge about modern web products. «Learning Web Design» starts with the basics. It describes how the sites work in Internet and how they are taken out. It addresses the specific needs and concerns of web developers, including designers, programmers, and coders. The book will be useful for beginners as creators of Web sites, and experienced developers. It teaches us to create web sites in accordance with modern design techniques and professional stan-

dards. The book presents the modern standards that must be followed when writing and creating web pages style, laid out in the World Wide Web Consortium. Education of each topic is clear; frequency of exercises allows us to hope for getting new skills. Such as, the creation of simple HTML pages by adding links and pictures; text formatting, colors and backgrounds; graphic design, CSS Multicolumn with optimized graphic files; accommodation page in the Internet. This book will definitely help me in choosing different technologies for creating information systems, as well as ways to optimize them.

**P. A. Ланев**

### **THE TECHNOLOGY OF REDUCING THE SHORTAGE OF SCHOOL PSYCHOLOGISTS IN RURAL AREAS**

The main issues addressed in this article are as follows:

1. The problem of providing services relevant to psychologists in many countries (Hong Kong, United Arab Emirates, the former Soviet Union, the United States).

2. The shortage of school psychologists in the United States is at a fairly high level.

3. The previous two points are important prerequisites for the development of a training program for training future highly qualified school psychologists;

4. Features of the GRAASP program (Giving Rural Areas Access to School Psychologist): a) funding for the program; b) training; c) methods of payment instruction; d) the candidates participating in this program; e) the strengths and weaknesses of GRAASP.

And now a few words on each of the above.

1. The problem of providing services to school psychologists is relevant to many countries: Hong Kong, United Arab Emirates, the former Soviet Union, the United States have reported that demand for this type of services is very high, but the supply is relatively low. When you have a situation like that, an expert in the field of psychology is a very busy person, and at the same time bears a high burden. This situation arose as a result of the weak institutions for the preparation of highly qualified psychologists and as a consequence of insufficient quantity to fill all the vacancies.

2. The article further discusses the situation in the United States. There are statistics that help to understand the scope of the problem more accurately. From