

alcoholism and delinquency are much more common in areas adjacent to the city center and declined toward the suburbs.

Some sociological ecologists have also investigated natural-resource utilization by agrarian people. A characteristic problem concerns the extent to which people display "rationality" in their use of resources, the cost of developing it, and the need for conservation. Such studies contribute to our knowledge of how man can utilize nature without destroying it in the process.

ECOLOGIZATION OF THE INVESTMENT PROJECTS AS THE FACTOR OF PRESERVATION OF AN ENVIRONMENT

*Olexandr Karpishchenko,
Sumy State University, Ukraine*

The crisis condition of natural environment, resource-ecological safety are represented the largest problems of XXI century all over the world. These problems didn't bypass our country: the deep financial and economic crisis is accompanied by ecological crisis, that essentially complicates reaching stable economic increase, definition of effective model of development. Quality of natural environment and continued aggravation of ecological conditions, degradation of ecosystems and natural landscapes, exhaustion of a nature-resource potential, insufficiency of received measures on reproduction of natural riches of country are call the large concern.

Ecologization of investment projects is one of the directions of activity of the enterprises which are capable to result of improving of ecological conditions, beginning with stage of their development.

Ecologization of investment projects represents installation of the balanced relationships between natural processes and investment activity during of development and realization of the investment project because of regularities and laws of development of ecology-economical systems.

The modern practice of realization of a various kind of the projects has recognized, that is considerably more expedient to supplement planning and development of the projects by the analysis of effect on an environment, than to ignore this moment and to pay for ecological errors hereafter. Large part of the actual projects are potential sources of contamination, as a rule, negatively influencing on an environment. Therefore careful preliminary planning of the projects can help to minimize and even to prevent a contamination and irreversible changes in an environment. Therefore special attention is necessary to give to correlations between selection of technological process or it's development and potential capability of minimization of scraps or their repeated use with the purpose of decreasing of their direct influence on an environment.

At an evaluation of influence of the project on an environment (atmosphere, the water and ground resources, flora and fauna etc.), first of all it is necessary to take into account the influence to health of the people and safety of working places, and also on social and cultural values of company.

The successful development of the investment projects provides an availability of reliance that the potential negative influence to an environment will be determined and to be evaluated in such a manner that it can be avoided or reduce by entering respective alterations for stages of designing.

The quantitative measurement of influence of the project on an environment is offered to be based on an evaluation of ecology-economical damage reflecting consequence of ecological changes accompanying the project. Thus the special attention is necessary to giving to definition of size of damage on natural resources used at realization of the project (especially not renewed or renewed during long period).

INTERNET BANKING

*Inna Kaushan,
Kiev, Ukraine*

Internet banking is one of today's hottest topics among bankers, and it's being driven by growing consumer demand, peer pressure and pressure to improve profits. Globalisation influenced this sphere too. People travel all over the world, move from one place to another and they want to be in touch with their bank every minute they desire.

Internet banking service is defined as banking service that allows customers to access and perform financial transactions on their bank accounts from their computers with internet connection to banks web sites using web browser software, such as Netscape navigator or Microsoft Internet Explore.

What is the History of Online Banking?

In 1990 the Wells Fargo Bank, based in California USA, introduced the world's first online banking service. It was not until 1997 that a similar service was launched in the UK by the Nationwide Building Society. Since the introduction of the first services many banks have started their electronic banking services with access available via your PC, Mobile phone or an interactive TV.

Since 1995, internet has become less expensive and available for customers to access information, exchange products and services world wide from their personal computers and modems at home and/or work. The increasing population of internet customers and demand for payments via the internet has an impact on banking services provided by many banks and force them to extend their banking services to customers on the internet. Many new internet – based banking serviced have been initiated and lunched into the market and attract both old and new customers to