

## S U M M A R I E S

**Talakh V., Shcherbak A. Competition and innovation in Ukraine's economy.** The article considers an economic essence of connection between competition and innovation, its influence on social and economic development of Ukraine. There have been researched the mechanisms of market competition as a factor to stimulate the innovative activity, as well as the practical models of combining motives and possibilities of innovative activity implementation. The reasons of insufficient innovative activity of domestic businesses have been revealed.

**Chugunov I. The theoretical basis for the development of budget relations.** The essence and role of the fiscal relations as a tool of the economic growth have been revealed. The trends of the theoretical foundations' development of fiscal relations are presented. The expediency of application of the institutional approach during the adaptive changes of fiscal adjustment based on the variations in the socio-economic environment has been substantiated

**Panchuk A. Genesis of "tax credit" category.** The essences of tax credit category, its dual nature have been researched. This category's development in Ukrainian tax system has been considered. The directions to improve the application of these relations in personal and enterprises taxation have been determined.

**Volosovich S. Modern problems of mortgage insurance in Ukraine.** The state of mortgage insurance in Ukraine is analyzed. The problems of domestic mortgage insurance are researched. It was revealed that the main group of problems is those of functioning and development of insurance crediting.

**Stefanyuk I. Public financial control: classification characteristics.** The article considers the problems of public financial control classification; researches the criteria of its types' determination. The numerous scientific works have been analyzed and there have been offered a new classification of state financial control according to types, which will encourage the clear definition of powers of its subjects and prevention of their activity duplication.

**Babchenko O. International experience of financial crisis phenomena regulation.** The article considers well-known financial crisis of the last decades, programs and actions of governments for readjustment of national banking systems of the countries suffering from crisis. The anti-crisis policy of foreign countries which enables the determination of the new financial policy which will determine the banking activity conditions for the nearest decades has been analyzed.

**Babkina I. Adequacy of leading rating agencies' estimation.** The article analyzes the conceptual grounds of methodology of banking activity estimation, which are used by leading rating agencies; the procedure of rating giving. The problems arising during rating of financial institutions have been identified; the requirements to regulate rating agencies activity have been determined.

**Korol S. Cost accounting in tourism business.** The article considers the cost classification of tour operator for accounting purposes based on a combination of factors: the organizational form of tourism, the structure of the tour, the contractual terms and place of service, legislative requirements to the subjects of tourism activities, etc. Conditions for the recognition of costs for travel services under the legislation are analyzed. The operational costs of a tour operator are researched in details. The methodology of cost accounting using account 39 'pre-paid expenses' is substantiated.

**Nakvasnyuk N. The general model of existence as a system of functions and their correlations.** The article analyses possibilities of research of life duration function and construction of existence model; the properties and characteristics of these models have been researched; there have been defined the statistical procedures, their parameters based on the empirical data have been defined as well as the use of this data to forecast the activity of human populations and other objects.

**Kazmyrchuk M. Charity in Kiev province at the end of XIX – beginning of the XX century.** The article analyzes the periods of transformation of bourgeoisie's charity in Kyiv guberniya after reformation period, have been researched, based on archive data; the modern vision of this process has been presented. The motive component of bourgeoisie's charity has been considered. The influence of the charity on social and cultural development of the region has been analyzed.

**Panasiuk L. Social, economic and demographic sources of bilingualism in Ukraine.** The article analyses the spreading of the Russian language in Ukraine in the XX century. The main components of the USSR policy in Ukraine, its influence on the bilingualism formation in Ukrainian cities in the process of urbanization and industrialization have been defined.