

ОПУБЛИКОВАТЬ СТАТЬЮ

в изданиях НИЦ "Социосфера"



[ПОДРОБНЕЕ](#)

СОЦИОСФЕРА

- *Российский научный журнал*
- *ISSN 2078-7081*
- *РИНЦ*
- *Публикуются статьи по социально-гуманитарным наукам*

PARADIGMATA POZNÁNÍ

- *Чешский научный журнал*
- *ISSN 2336-2642*
- *Публикуются статьи по социально-гуманитарным, техническим и естественно-научным дисциплинам*

[ПОДРОБНЕЕ](#)



СБОРНИКИ КОНФЕРЕНЦИЙ

- *Широкий спектр тем международных конференций*
- *Издание сборника в Праге*
- *Публикуются материалы по информатике, истории, культурологии, медицине, педагогике, политологии, праву, психологии, религиоведению, социологии, технике, филологии, философии, экологии, экономике*



[ПОДРОБНЕЕ](#)

II. POLITICAL AND ADMINISTRATIVE ASPECTS AND REGULATORY SUPPORT OF SOCIO-ECONOMIC DEVELOPMENT



THE USA CONSTITUTION AND THE BILL OF RIGHTS AS AN OUTCOME OF THE WAR OF INDEPENDENCE

E. B. Doroshina

*Student,
National Research University
Higher School of Economics,
Moscow, Russia*

Summary. The article tells about the USA Constitution, which was adopted after the end of the War of Independence. The author gives a brief description of the three branches of government: legislative, executive and judicial, and also denotes the main provisions of the bill of rights.

Keywords: USA War of Independence; Philadelphia Convention; George Washington; legislative; executive and judicial branches; Bill of Rights; constitution.

After the end of the war of independence, which ended in 1783, the question of the political structure of the newly created state flared up with renewed vigor. A wave of discontent among farmers and artisans swept across the states, which was a good reason for the leaders to push forward the idea of creating a new, stronger system of government.

In 1787, not only deputies came to the Philadelphia Convention, but also well-known figures of the times of the struggle for independence. Among them was George Washington, who was elected chairman. As a result of the meetings on September 17 of the same year, the US Constitution was adopted, which entered into force only after the approval of nine states in March 1789.

Legislative power is vested in a bicameral Congress, consisting of the House of Representatives and the Senate. Members of the House of Representatives are elected by the population, and their number varies from state to state. Whereas the Senate consists of exactly 2 members from each state and they are already elected by the legislatures of each of them. It is worth noting that along with the number of representatives, direct taxes also vary among states. They are proportionally dependent on the taxable free population. Congress has the power to control taxation, issue money, form the army, and legislate.

The executive branch is represented by the President, who is elected for a 4-year term. However, elections go through electors from each state, that is, elections are not direct. The President is the commander-in-chief of the army and navy, and also has the right to grant pardons. His other rights are controlled

by the approval of the Senate: the conclusion of international treaties, the appointment of ambassadors and consuls, judges of the Supreme Court.

Judicial power is vested primarily in the Supreme Court, as well as in lower levels of authority, which may be approved by Congress. There is no specific term of service for judges – they have the right to work until the first violation.

Each state has a republican form of government and is equally protected from external and sometimes internal violence. Also, Congress can accept new states or give permission to merge existing ones, if their legislatures are interested in this. Thus, the Union is not fixed and is subject to change.

The rights of citizens of all states are equal. This means that any privileges and benefits of one state can be granted to representatives of other states. Moreover, each state guarantees that if a criminal escaped from another territory is found, it will return him to the state from which he tried to escape. This means that it is impossible to hide from justice in any of the regions, and it is the same everywhere.

After the entry into force of the Constitution, it became clear that it does not regulate civil rights and there are many controversial issues. In this regard, over the next few years in Congress, the amendments proposed by different states were collected. Ten of these were adopted in 1791 and are informally referred to as the "Bill of Rights."

If we summarize the rights and restrictions enshrined in this document, then it will look like this:

1. Freedom of conscience, speech and peaceful assembly.
2. The right to possess and bear arms.
3. Prohibition of placing soldiers in a house in peacetime, without the consent of its owner.
4. Prohibition of search and arrest without a warrant, the right to protect identity, property and documents.
5. Prohibition of coercion to testify against oneself in court, the obligation to comply with legal procedure in matters of deprivation of life, freedom and property.
6. The right to trial by jury, confrontation with witnesses and legal assistance.
7. Prohibition of re-examination of a jury decision other than under common law.
8. Prohibition of excessively large bail and fines, as well as cruel and unusual punishments.
9. The rights of citizens not specified in the Constitution are not diminished or canceled.
10. The powers of the states, which are not specified in the Constitution, but also do not contradict it, are retained by each state.

Of course, later there will be other amendments and regulations governing the structure and functioning of the United States. However, the Constitution

and the first amendments to it laid the foundation for the formation of the state and served as an example for the documents of other countries in the future.

Библиографический список

1. Декларация независимости // Хрестоматия по истории Нового времени стран Европы и Америки / сост. Д. В. Кузнецов. Благовещенск, 2010. Книга 1: Внутривнутриполитическое развитие. Часть 1: XVII–XVIII вв. – С. 175–190.
2. Конституция США: история и современность / под ред. А. А. Мишина и Е. Ф. Язькова. М., 1988. С. 44–85.

НОРМАТИВНО-ПРАВОВОЕ РЕГУЛИРОВАНИЕ РЫНКА ПОТРЕБИТЕЛЬСКИХ ЗАЙМОВ И СОЦИАЛЬНО-ЭКОНОМИЧЕСКОЕ РАЗВИТИЕ: ПОСТАНОВКА ПРОБЛЕМЫ

А. Е. Паршиков

*PhD, генеральный директор,
ООО МКК «Инвест-Парк»,
г. Калуга, Россия*

Summary. The article examines the topical issue of legal regulation of the institution of consumer lending. The features of consumer lending in Russia are revealed and shown. The main provisions of the Federal Law «On consumer credit (loan)» are considered.

Keywords: consumer loans market; loans; consumer credit; features of consumer lending; development prospects.

Нормативно-правовое регулирование кредитного процесса – это совокупность правовых норм, регулирующих отношения в сфере кредитования между кредитными организациями, Центробанком, заемщиками. Базовые правовые нормы содержатся в Гражданском кодексе РФ (глава 42 «Заем и кредит»), ФЗ «Об ипотеке (залоге недвижимости)», ФЗ «О потребительском кредите (займе)», ФЗ «О микрофинансовой деятельности и микрофинансовых организациях», ФЗ «О кредитной кооперации», ФЗ «О ломбардах».

С 1 июля 2014 года вступил в законную силу Федеральный закон от 21 декабря 2013 года №353-ФЗ «О потребительском кредите (займе)». Несмотря на то, что институт потребительского кредитования известен на рынке достаточно давно, как такового понятия потребительского кредита и специального регулирования отношений по потребительскому кредитованию до настоящего момента в законодательстве не содержалось.

В качестве нормативной базы для регулирования данных отношений применялись общие положения Гражданского кодекса Российской Федерации о займе (кредите), Федерального закона «О банках и банковской деятельности», Закон о защите прав потребителей, нормы, регламентирующие

СРОЧНОЕ ИЗДАНИЕ МОНОГРАФИЙ И ДРУГИХ КНИГ



*Два места издания Чехия или Россия.
В выходных данных издания
будет значиться*

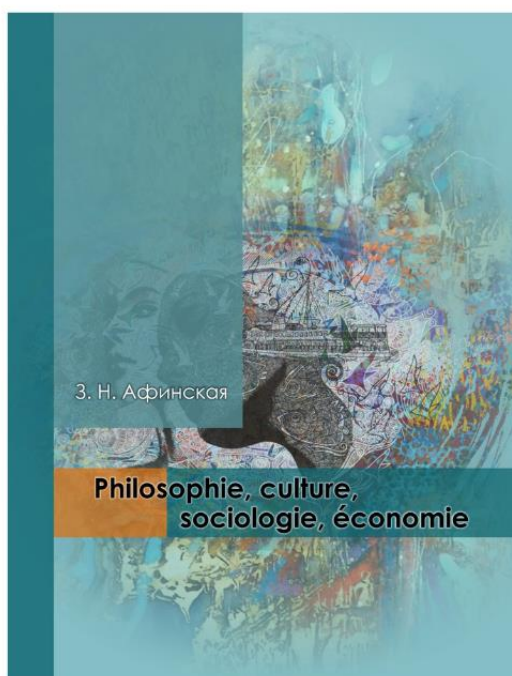
**Прага: Vědecko vydavatelské
centrum "Sociosféra-CZ"**

или

**Пенза: Научно-издательский
центр "Социосфера"**

РАССЧИТАТЬ СТОИМОСТЬ

- Корректурa текста
- Изготовление оригинал-макета
- Дизайн обложки
- Присвоение ISBN



У НАС ДЕШЕВЛЕ

- Печать тиража в типографии
- Обязательная рассылка
- Отсудка тиража автору