

INTERNATIONAL MULTIDISCIPLINARY  
SCIENTIFIC CONFERENCES ON  
**SOCIAL SCIENCES & ARTS**

3-9 SEPTEMBER 2014, BULGARIA



SGEM CONFERENCE ON  
**POLITICAL SCIENCES  
LAW, FINANCE  
ECONOMICS & TOURISM**

CONFERENCE PROCEEDINGS  
VOLUME II



**FINANCE**

**SGEM**  
The SGEM logo consists of the letters 'SGEM' in a bold, sans-serif font, with a row of seven stylized human figures holding hands underneath.