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Abdullayev A.Y., Narimonov C. B. ogli Influence of stress testing in the management system of commercial banks

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Abstract. Purpose of the article:explore existing approaches to the management of commercial banks, choose the priority direction of stress testing in the crisis management system, justify the direction of improving this process and determine the effectiveness of the impact of special regimes on banking activity. The methods of stress testing of the results of the functioning and development of a commercial bank were used, taking into account the existing forms and tools of banking incentives. According to the results of the study, relevant recommendations and suggestions for decision makers were prepared. The author comes to the conclusion that the article summarizes the effects and features of stress testing in the crisis management system of a commercial bank, taking into account quantitative and qualitative characteristics.

Keywords: system, instrument, investment, innovation, crisis, depression, economic recession.

The banking system of any state is the main pivot in the development and successful functioning of a market economy and a necessary prerequisite for growth and stability of the economy as a whole. The functioning and stability of the banking system is determined by the stability of individual commercial banks - as the core of the banking sector. The current global financial and economic crisis has vividly demonstrated the need for crisis prevention and the importance of crisis management as a set of measures aimed at preventing the failure of commercial banks in the future. In the current circumstances, such an innovative management tool as stress testing plays a special role in preventive crisis management.

To date, the insufficient development of the theoretical and methodological base for stress testing, both at the micro level (in individual commercial banks) and at the macro level (at the level of the banking sector as a whole), may cause a decrease in the effectiveness of management and lead to a weakening of financial sustainability. The relevance of the research topic is due to the high theoretical and practical significance of stress testing as an innovative tool of crisis management; the need to develop and

implement stress testing methods that are adequate to the current economic situation; the need for comprehensive research aimed at the development of the theoretical and methodological foundations, methodological provisions of stress testing as an innovative tool in the anti-crisis management of the stability of commercial banks.

Stress testing can be the basis for predicting and justifying ways to solve the pressing problems of the banking system development. In the system of crisis management of commercial banks, stress testing allows predictive assessment of the financial results of commercial banks, taking into account significant changes in the external environment, various scenarios for the development of specific commercial banks.

Analysis of the experience of stress testing abroad and in Uzbekistan showed that its use was formal and insufficiently used to improve the efficiency of banking risk management, including informing the governing bodies of commercial banks and developing a strategy for the development of commercial banks and the banking system as a whole. The ineffectiveness of stress testing, primarily because of its insufficient integration into the management system of commercial banks in general and the risk management system in particular, is confirmed by the huge losses that commercial banks suffered as a result of the global financial crisis.

The financial and economic crisis showed the need to eliminate the formal approach to the use of stress testing methods, improve its theoretical and methodological foundations, innovate its use as a tool for crisis management and, as a result, a high need to ensure the integration of stress testing into the management system of commercial banks in general. Stress testing should be carried out continuously and from the very beginning of the organization's activities, not only at the micro level, but also at the macro level, including the timely and reasonable development of a plan adequate to the action to eliminate the negative effects of banking risk concentrations.

Commercial banks, from a legal point of view, are institutions that have a dual legal nature: on the one hand, a credit institution is one of the types of commercial-private law organizations, and, on the other hand, the activities of commercial banks

are public.

The Law of the Republic of Uzbekistan "On Banks and Banking Activity" (Article 3) considers commercial banks, which are public law organizations, in a certain unity - in the form of the banking system. In this regard, in accordance with Art. 44 of this law, a special system of supervision of the activities of commercial banks by the Regulator has been created. Their functioning is subject to more stringent rules than those on the basis of which the activities of other commercial organizations are based.

Bankruptcies of commercial banks cause much more damage to the economy compared to damage from the bankruptcy of commercial banks. This is due to the fact that bankruptcies of commercial banks cause problems in the payment system, and, as a result, painful consequences for customers in different sectors of the economy. At the same time, running a business is always associated with risk, which, like a crisis, is an integral element of economic development. In this connection, the task of purposeful reform of the banking system, in our opinion, should be the reduction of all types of risks and, above all, the achievement of controlled risk at the system level as a whole.

The modern management of commercial banks is a combination of perspective, consisting of tactical (medium-term) and strategic (long-term) regulation, and operational management. At the same time, forward-looking management is the process of defining the organization's goals and deciding what needs to be done to achieve them, and operational management is how to act in the existing economic circumstances in order to achieve the fulfillment of goals.

Effective management implies timely anticipation of changes, adaptation to them and control of the processes of transformation and development for the benefit of the clients of commercial banks, its shareholders, employees, certain social groups and society as a whole. It also implies the continuous strengthening of strengths, the realization of new opportunities, as well as the reduction of risks, the elimination of dangerous situations and the elimination of internal weaknesses.

Management in a stable situation and in crisis, that is, crisis management, have a common object of management, a common subject of management. The set of

methods, technologies, management and financial mechanisms of management in a stable situation covers the methods and mechanisms of anti-crisis. Thus, any management includes elements of crisis management, and depending on the situation, their volume may be different.

Blyakhman L.S. singles out in the management as a management science three main sections: general, functional, and anti-crisis [1, p. 7]. The specifics of crisis management include the need for increased intensity of application of tools and methods for overcoming an organization-threatening situation, due to the fact that during a crisis management actions have only two options for the final result: bankruptcy or successful overcoming of the crisis. Overcoming the crisis requires high complexity and quality management. This indicates that within the framework of crisis management, those management tools are used that are most effective in eliminating financial difficulties and solving organization problems.

In a market economy, crises are a natural and natural phenomenon both at the level of the economy as a whole (recovery, boom, recession, depression) and at the level of individual economic actors (organization life cycle). In this regard, crisis management is not an episodic phenomenon, but a permanent, objectively conditioned and necessary. At the same time, in the conditions of the increased dynamics of destructive changes in the economic sphere, both on a national and global scale, organizations constantly have to face crisis situations, and, therefore, management, above all, is anti-crisis in nature.

Crisis management in modern commercial banks should include a central functional subsystem of organization management, which is complex and aimed at preventing or eliminating crisis situations that threaten the existence of commercial banks. Through the use of the full potential of modern management, the development and implementation of a special strategic program, it should allow to eliminate temporary difficulties, preserve and multiply market positions under any circumstances.

At present, the complexity of economic processes, the instability, and variability of the organizational and economic environment have increased immeasurably, as a

result of which management has been characterized by an increased volume of elements of crisis management. Based on this, the goal of managing the banking system in modern economic conditions is to consider not so much the development of the system and the improvement of the welfare of the nation, but the maintenance of the system's stability, the promotion of economic and social stabilization and even the prevention of the collapse of the entire banking system.

Accordingly, in the crisis management of commercial banks, the goal of ensuring the stable functioning of these organizations is put in the forefront, since the stability of the banking system depends directly on the stability and balance of the aggregate of individual commercial banks.

Poor management and negative external factors can lead to a crisis of commercial banks, which becomes apparent when existing reserves and capital base cannot cover all losses on assets. A commercial bank becomes insolvent, that is, unable to fulfill obligations to depositors.

Important for the effective use of anti-crisis measures to improve the financial sustainability of the organization is the timely identification of the causes of complex negative processes in the banking sector. The state of the banking system is defined as the state of the elements - commercial banks, and the state of the national and world economy.

The combination of macroeconomic, institutional and microeconomic factors of banking crises is manifested in specific forms of the crisis state of commercial banks.

Basically, many forms of the crisis state of commercial banks occur due to omissions and deficiencies of management in the organization. In particular, as a result of inadequate leadership training; poor management organization; insufficient business diversification, a narrow range of services; neglect of the development of promising banking technologies; insufficient information and analytical support; the unsatisfactory state of the accounting system; deficiencies or absence of risk control mechanisms; unsatisfactory work of internal audit and control; unwillingness of management to prevent crises.

Thus, within the framework of anti-crisis management of commercial banks,

several functional areas can be distinguished depending on the object of management: anti-crisis financial management (liquidity, capital, profitability management), anti-crisis management of reputation and image, personnel and security of commercial banks.

Conclusions: The role of stress testing at the micro level is defined, which is to regularly determine the thresholds for the actions of the management of commercial banks that bear certain risks (self-diagnostics), and ultimately increase the internal threshold of the organization's resistance to various types of risks. The role of stress testing at the macro level is that this tool of crisis management allows the system, in this case, banking, to adapt independently to changes in the conditions of functioning, that is, to be adaptive. Stress testing should be present at all stages of organization management, however, directly in a crisis situation, stress testing alone will not be enough, it will be necessary to use serious crisis recovery mechanisms.

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Bazarbayeva L. T., Lapina I. V. Method of immersion in teaching a foreign language

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Метод погружения в обучении иностранному языку

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Abstract. This article observes the origin and effectiveness of language immersion method. Talking about the language immersion method for foreign language learning, the article considers what is immersion method, its' advantages and disadvantages and answer the question how the immersion method can be useful to students in learning English. Immersion is the best way for a student to become fluent in a foreign language. It opens the door to other cultures. Early exposure to a second language enhances a student's understanding of English.

Keywords: method of immersion; communication; fully immersion; partly immersion; language learning.

It is not a secret that an internship or residence in an English-speaking country is the fastest and most effective way to learn English. Walking down the streets of London, where everyone speaks English, ordering a traditional English breakfast in a cafe, bargaining with a street vendor, or watching a movie in English in a movie theater is the best way to enhance the level of language. In a country, where English is in the air and is instantly absorbed into the cortex of the brain, one can really speak it in a month or two. But for a trip to England or the United States, not only money is needed, but also free time. That is a problem.

We are talking about the language immersion method for foreign language learning. Let us consider what is immersion method, its' advantages and disadvantages and answer the question how the immersion method can be useful to students in learning English.

Since childhood, we have become accustomed to the fact that doing English is a tedious cramming of grammar, words and doing boring exercises. Because of this English learning process at school many students lost the desire to improve their language skills, neither student nor parents have seen the result, and the process itself did not give pleasure.

Fortunately, nowadays we have an opportunity to replace the traditional grammar-translation method with the method of language immersion, which makes

learning English enjoyable, and the results are already noticeable in a short time.

Even before the emergence of the "immersion method," the German teacher Berlitz consciously avoided using his native language in teaching. In his studies, he insisted that the students talk more in the language they were learning, and thus they learned vocabulary and grammar without annoying cramming.

The term immersion appeared in the 60s of the last century in Canada. It was in the country that faced the problem of learning a second foreign language as a native one. As you know, Canada has two official languages that are English and French, but not everything is so easy and simple as it looks like. Government documentation and official papers in all provinces should be duplicated in both languages, which cannot be said about private companies and life. Many Canadians can speak only one language, which creates considerable difficulties for them, for example problems with employment or everyday communication. In the 1960s, the government decided to solve this problem in a rather extreme way. Children from English-speaking families were admitted to French schools, where there was not a word in English and vice versa. This is how the method of immersion appeared in the language environment, when a teacher teaches or gives instructions during a lesson in a foreign (non-native) language. As a result, students begin to understand a foreign language as a native one.

The method of immersion in the language environment (language immersion) is a method of teaching a second (or foreign language), in which the learning process is conducted in whole or in part in the language being studied [1]. The Canadian experiment was successful and began actively to spread in other countries. Recently, the immersion method is actively used to learn foreign languages.

Depending on the age of learners, language immersion can be divided into early (from 5-6 years), average (from 9-10 years) and later language immersion (over 11 years). It's proved that the earlier the study of English by this method begins, the better results can be achieved. Today the immersion method can be found in private kindergartens and schools, where everything is conducted exclusively in English. Then the child comes into contact with the language every day for several hours. And of course, it is expensive and a rare pleasure, but the result is worth it.

Depending on the intensity or number of hours you hear or speak English, it can also be classified as a full or partial language immersion. For example, a full-immersion university program should include the teaching of any disciplines only in the language being studied. If you are learning English on courses or on Skype, then with full immersion, the use of the native language should tend to zero.

The immersion method is easily confused with the direct (non-transferable) teaching method, when the teacher simply communicates with students in English. Two or three classes a week is clearly not enough to immerse in the language. Intensive courses that can last from a few days to a week are also not an immersion. They can be attributed to the communicative training. Real language immersion requires being in the English environment of at least 6-8 hours per day.

The main advantages of the immersion method include the following:

Speaking skills are improved, which is the main goal in learning a foreign language.

Dealing with the language problems. The immersion method completely immerses student in a language environment where learner needs to talk even if he doesn't want.

Improving the ability to listen and understand the interlocutor. Being immersed into the language environment, the student not only learns how to speak, but also learns to understand what the foreign interlocutor says. Also they study the accents, slang, idioms used in speech.

Improving memory, as the student's brain will work in enhanced mode, which creates new neural connections that will help you to master the language.

Despite of numerous advantages, the language immersion method has several limitations:

This method is not suitable for beginner students. In order to learn the language by immersion, the student must already have a sufficient level of language proficiency. There is the situation when a student knows only a few words in English and can count to ten, but he has been offered to attend a scientific conference in English. How long will he sit there? The answer is obvious.

This method is not suitable for those who want to learn a language very quickly. One or two immersions are not enough to master the language.

It is important to note the psychological discomfort that the learner feels when he cannot use his native language. Of course, over time, it will pass, but at first it will be hard. Also you can understand something wrong or cannot understand at all. Beginners often have such difficulties.

There are few courses (both online and traditional) where you can find a real method of immersion. Frequently, under the method of immersion is represented a communicative technique, where the teacher anyway uses the native language.

It should also be noted that there are other difficulties impeding the productive learning of a foreign language. It is clear that, universities still use the traditional method of analytic language learning, where the language exists on a theoretical plane, without reference to practice. And how to teach a group of students with different abilities to speak the language, sometimes without an effective material base, to watch the films in English, with textbooks, mostly Russian authors, and not native speakers, for 50 minutes 2 times a week? We can add problems with discipline and a lot of paper work, which the teacher needs to deal with at the beginning and the end of the lesson. Thus, there is no time for immersion.

Nowadays, private schools are gaining popularity, where they practice language immersion techniques. Students from an early age learn the language in the same way as their peers, the British or the Americans.

Not everyone can afford to go to live for six months or more in English-speaking countries. How to arrange the immersion in the language?

In addition to daily classes with a teacher, which significantly save the time and money of students, in the modern world the Internet provides a lot of educational and authentic resources in English [2].

In order to make the method of language immersion work is to try to increase the exposure - the amount of information in a foreign language. For children, these are songs and cartoons in English, children's books, broadcasts and games. For teens and adults - podcasts, movies and TV shows, English-language TV channels, adapted and

original literature, communities of interest in social networks.

Learning languages is very useful in career, cultural and intellectual terms. It is shown that people, speaking several languages have high IQ. Mastering the language is a great warm-up for the brain. Additional language is always useful, even if you are not going to move anywhere. Knowledge of English is a requirement in the world of basic science. A scientist who cannot read English scientific articles cannot be called a specialist.

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Mukusheva G.R. Nomenclature of Skills for Listening and Understanding Professionally-Oriented Texts Aurally

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Номенклатура умений для слушания и понимания профессионально-ориентированных текстов на слух

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Abstract. The article is devoted to the actual problem of searching for optimal methods of professional-oriented teaching of foreign languages and the formation of communication skills in all types of speech activity. The major attention is focused on the task of learning to listen and understand professional texts in the specialty, which are based on the basic skills that students of non-linguistic universities should have. To reach the goal of the implementing of these tasks the researches suggests minimizing and concretizing educational material on learning to listen and understand an economic text based on a leading principle called the principle of "context-pragmatic significance". That's why it's obvious to prepare our students to listen to lectures, reports and speeches, tape recordings of speech, radio and television news, to participate in discussions and conversations, watch movies and using internet.

Key words: the context-centered foreign language teaching, non-linguistic universities, listening skills, compensatory skills; sounding text.

Nowadays, the method of teaching foreign languages has acquired the urgency of the problem of combined teaching of various types of speech activity to listening and understanding, speaking, reading and writing.

Teaching students of economics a foreign language, we set the task of acquiring communicative (intercultural) competence, which provides not only knowledge of a foreign language, which is a means of communication, a means of obtaining information in a particular branch of knowledge, in our case in economics, information exchange in the sphere of their professional activity, but also the ability to see and perceive a different culture and interact with native speakers.

According to the theory of contextual learning, which is the development of an active approach and the assimilation of social experience (L. S. Vygotsky, A. N. Leontiev, P. Ya. Halperin, N.F. Talyzina, etc.), the learning process is considered as the formation of cognitive activity students, gradually transformed into a professional activity. Verbitsky A.A. (1991) defines contextual learning as "learning, in which the whole system of didactic forms, methods and means simulates the subject and social content of the future professional activity of a specialist and the assimilation of abstract knowledge and systems by the specialist is imposed on the framework of this activity". The means of learning are the means of mental reflection of reality, while the context provides an adequate or, on the contrary, an illusory reflection of objects and phenomena of objective reality, their personal meaning.[1]

Kunanbaeva S.S and Stamgalieva NK. (2000) state that the conditions of

context-centered foreign language teaching in a non-linguistic university allow the student to be brought closer to the state of using knowledge as a means of achieving practical goals in model conditions of professional activity; to form an adequate idea of the diversity and problem of professional-subject and social relations in situations of a future job , to ensure in the process of these situations that students receive relevant emotional value experience. Mentioned above allows us to consider that context-centered learning, its forms and methods should most accurately meet the tasks of shaping students' motivation for communication. By teaching methods are usually understood the methods and techniques in which students are directly involved in active learning activities. "Activity is most often defined as a way of interaction of a person with an environment in which his desire for its effective development is expressed" [2].

Consequently, the object of the formation of activity in the field of professional communication is communicative skills in all types of speech activity. Stamgalieva N.K. defines specific tasks in the light of the theory of contextual learning to communicate economists in a foreign language [6]. We highlight the task of learning to listen and understand professional texts in the specialty, which are based on the basic skills that students of non-linguistic universities should have, that is to say:

Understanding the main content of the sounding professionally-oriented text:

- defining the topic of sounding professionally-oriented text

- identifying and highlighting the main information of the sounding text, separating the information of paramount importance from the secondary;

- establishing a connection (logical, chronological) events, facts;

- anticipating the possible development (completion) of actions and events;

- the integration of the facts stated in the text;

- making conclusions on the text listened.

Extracting complete information from a given text:

- a complete and accurate understanding of the facts / details, the allocation information to confirm, clarify anything;

- the establishment of the relationship of events, the disclosure of cause-effect relationships between them; determination of the main ideas comparison (mapping) information and others.

Understanding the necessary (interesting) relevant information:

- definition of the text genre;

- Identification of information related to an issue;

- determining the importance / value of information, etc .;

The implementation of these tasks requires the selection and organization of educational material for contextual learning and the formation of skills for understanding professional-oriented speech (that is, listening to different types of professionally-oriented texts) and professional communication in various professionally relevant areas of communication. This requires minimizing and concretizing educational material on learning to listen and understand an economic text based on a leading principle called the principle of "context-pragmatic significance".

The demand of a foreign language in society increases, in turn, the status of a foreign language also raises as an academic subject in the system of training specialists in the economic sphere. So, in many higher educational institutions of economic profile, a foreign language is among the major subjects nowadays. In modern foreign language programs for non-linguistic universities, the proportion and importance of listening in the educational process has increased, and the main goal of the students is to develop the skills of "listening comprehension messages of a domestic, informational and professional nature, based on the topic studied" It is known that the ability to understand speech aurally does not come by itself, we need special exercises and the organization of the auditory perception of speech while developing other skills of speech activity.

Under natural conditions of communication in a foreign language, we prepare our students to listen to lectures, reports and speeches, tape recordings of speech, radio and television news, to participate in discussions and conversations and watch movies, etc.

The starting point in determining the strategic goal of learning to listen and understand is the social order of society in relation to specialists in the economic sphere. Defining the strategic goal of education, it is necessary to answer the question: What qualities, knowledge and skills should be formed by a student of the Faculty of Economics so that he can "live comfortably" in a rapidly changing economic world today and tomorrow? To answer the questions asked and to fulfill the order of the society, we revised and discussed the "Foreign Language" course program at methodological meetings and defined goals and objectives in training. Teaching a foreign language at an economics university, in particular, at the Karaganda Economic University of Kazpotrebsoyuz takes place in three stages. The first stage includes the first and second semesters. The second stage is the third and fourth semesters. The third stage is the fifth and sixth, respectively. The total amount of hours for learning a foreign language in different specialties varies from 520 hours to 462. [3]

First stage: The objective of the perception of foreign speech in the first year is listening and understanding of a teacher's speech, and global understanding of a listened educational text. (the first year students learn "Basic English").

Learning listening is carried out on the basis of authentic educational audio texts in recording. These are texts of a monological and dialogical nature, based only on the studied topics and connected mainly with the curriculum of the course. The text sounds 2-3 minutes, listening once.

Students should be able to:

• understand by ear the general content of the training audio text, recorded at a tempo of 200 words / min, containing 2% of unfamiliar words, the meaning of which can be guessed from the context;

• determine the theme of the text;

• list the basic facts;

• transfer the general content of the text in the target language.

Criteria for assessing the development of auditory skills:

• Adequate reaction to the teacher's speech.

• identification and recognition of the studied phonetic, lexical and

grammatical phenomena aurally.

- Understanding the general content of the audio text, with its one-time presentation. Answers to questions what, where, when?

- Quantitative and qualitative understanding of the facts.

Second stage. The purpose: a global and detailed understanding of the text listened, as well as the use of textual information for communicative purposes.

In the second stage, we are used authentic audio texts reflecting colloquial, publicistic and scientific styles. The playing time is 3 minutes with a one-time presentation with 3% of unfamiliar words.

The student should be able to:

- put questions on all the facts of the text and answer them;

- identify the semantic milestones of the audio text for the preparation of a detailed plan (schemes, diagrams);

- choose the details corresponding to the content of the text (test items) from the options proposed by the teacher;

- make a detailed and short retelling of the text in the target language.

Criteria for assessing skill formation:

- the full understanding of the audio text, (the percentage ratio of the understood and misunderstood factual material).

- the accuracy of the audio text understanding (identification of semantic milestones, the definition of the communicative intention of the author, the possibility and situation).

The third stage: The purpose is to improve the auditing skills, the development of critical thinking skills in comprehension of an audio text and the use of the information obtained for communication purposes. [5]

The training uses authentic economic texts of a publicistic and scientific nature, dialogues and monologues, recordings of television and radio information, etc. Materials for listening should reflect different functional styles of speech.

Audio text can contain 3-4% unfamiliar words, which you can guess. The sound

time 4-5 minutes, recording audio text is to be performed by a native speaker.

The student should be able to:

- understand audio text in detail, recording tempo 230–240 sl./min;

- differentiate the information received by listening (to determine the main and secondary facts);

- predict the beginning or ending of the text (with the appropriate task of the teacher);

- give a critical assessment of the information listened at the elementary level.

Criteria for assessing the formulation:

- the comprehensiveness and depth of the audio text (the quantitative ratio of understood and misunderstood, the main and minor facts).

- listening speed corresponds to the speech tempo.

In connection with the emphases of a pragmatic orientation in the teaching of foreign languages, the question arises as to which of the students, where and when will actually use the language being studied to communicate with native speakers. Certainly, it will be in their professional activities. Of course, not all students will have real direct contacts with native speakers in the country of the language being studied, however, an analysis of the situation in our country shows that such opportunities exist primarily in the following areas: personal contacts in business, access to high-quality economic education at home and abroad, access to world experience and knowledge, international communication and cooperation.

Outside the country of the language being studied, the most real is indirect contact with authentic information, which makes receptive types of speech activity most important. They are listening and reading. This demonstrates the need to put forward the processes of listening comprehension in the theory and practice of teaching a foreign language, and with the modern system of telecommunications and the media (radio, television and internet) the listening comprehension of sounding text. Most likely, we should talk about the method of teaching the subject, which should be based on the work on the text, most precisely the work on the language should come with the

"text". The text is an incentive for the development of all other types of speech activity, including oral.

Mastering the ability to understand audio and video information has a completely natural motivation and can be available to absolutely anyone who wants to learn a foreign language without leaving Kazakhstan. However, such a statement does not infringe upon the rights of productive types of speech activity, especially since any learning process in an artificially created language environment is a process aimed at the future, i.e. on situations that a student may encounter in the future, coming into contact with a native speaker of the language being studied, both in his own country and abroad. [4]

Due to the fact that today the task is set to teach students to understand an authentic text, it is important to learn different types of listening strategies. Under the strategies of listening to texts of different types is understood a complex of knowledge and skills, the possession of which allows students to:

- understand the type, specificity and purpose of the texts;
- to be guided in this text in view of its specificity and in accordance with the communicative task (to understand the text completely or selectively);
- extract information at different levels.

General education knowledge and skills include the following:

- highlighting the necessary relevant information;
- comparison (mapping), classification of information in accordance with a specific educational task;
- anticipation of information;
- synthesis / evaluation of the information received; written fixation of listening information, etc.

One of the subjects of consideration of this article is also the nomenclature of skills of compensatory competence. We define it as the ability and willingness of students to use prior life experience, linguistic and non-linguistic strategies and techniques that they need to possess in order to ensure successful communication when

life circumstances require greater speech skills than those that students have in this particular situation of foreign language communication When teaching compensatory skills, an important place is given to paraphrase. The selection of the texts with compensatory characteristics is also significant.[5]

The compensatory skills include skills that allow the student to successfully understand the sounding text, subject to limited language and speech experience: - language and contextual guess about the meaning of unfamiliar language means;

- reliance on information representing audiotext,
- reliance on various paralinguistic means (gestures, facial expressions, clarity,   etc.),
- reliance on a plan;
- reliance on the text keywords,
- on its structure and storyline,
- on your speech and life experience in your native language,
- on knowledge of the subject communication,
- on professional experience, etc.

On the basis of research and experimental testing, work experience and sharing the opinions of methodologists, we believe that the specific skills necessary for the perception of professional speech by listening are:

- the ability to select the most informative parts of professional communication;
- the ability to make a judgment about the message heard based on past experience and professional erudition of students;
- ability to understand the professional speech of various people who possess a   number of flaws in pronunciation;
- the ability to understand professional speech with one-time listening with visual non-verbal support;
- the ability to understand professional speech in contact and distant presentation of a professional-oriented text.

- the ability to associate sounding verbal information with a visual support in the form of diagrams, graphs, drawings, formulas, abbreviations, letter and numeric designations;

- the ability to compensate for the loss of verbal information using non-verbal visual supports (diagrams, graphs, etc.);

- the ability to anticipate the meaning of the message, based on past experience, professional erudition;

- ability to create a projection of the text close to the author's title, keywords, based on professional experience;

- the ability to highlight new information, based on their professional experience and knowledge;

- he ability to recode received signals into larger units, including in the form of symbols adopted in the economic text.

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Tupikova S. E., Korshunova A. G. Verbal aggression as manifestation of verbal behavior of English-speaking teenagers

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Вербальная агрессия как проявление речевого поведения англоязычных подростков

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Abstract. This article is devoted to the peculiarities of the manifestation of aggressive behavior on the verbal level among English-speaking teenagers. The necessity to study the verbal manifestations of aggression, is caused by the fact that this type of aggression is mistakenly estimated by society as less destructive and only "fictitiously" dangerous. The article studies the ways of representation of verbal aggression through slang, jargon, obscene vocabulary. Also reasons why teenagers use conversational vocabulary in speech are examined.

Key words: verbal behavior, verbal aggression, slang, jargon.

Аннотация. Данная статья посвящена особенностям проявления агрессивного поведения на вербальном уровне в среде англоязычных подростков. Необходимость изучения вербальных проявлений агрессии продиктована тем фактом, что в современном социуме такой вид агрессии ошибочно оценивается как менее деструктивный и лишь «фиктивно» опасный. В статье рассматриваются такие проявления вербальной агрессии как сленг, жаргон, сниженная лексика. Анализируются причины, по которым подростки употребляют сниженную лексику в речи.

Ключевые слова: речевое поведение, вербальная агрессия, сленг, жаргон.

Речевое поведение человека — явление сложное, определяемое большим количеством различных факторов: воспитанием, социальной средой, национально-территориальными особенностями. Это явление находит свое выражение в стереотипных высказываниях, речевых клише, присущих данной личности, в том, как человек использует язык в разнообразных обстоятельствах. Винокур Т. Г. называет речевое поведение «образом человека», а его сутью — использование языка через стиль самого человека [5, с. 25]. Выделяют два функциональных варианта речевого поведения: информативное и фатическое (речевое поведение, в котором выражается индивидуальность говорящего, то есть способность понимать поведение в ситуации праздной болтовни, духовного общения, использование определенных рамок речевого этикета) [10, с. 138].

При этом нормой речевого поведения считают информативно-фатический баланс, когда наряду с функцией передачи информации говорящий решает и такие задачи, как установление отношений с собеседником, создание дружеской атмосферы и социально-коммуникативного комфорта [9, с. 110].

Особый интерес представляет собой речевое поведение подростков. Молодежная речь отражает неустойчивое культурно-языковое состояние общества, балансирующее на грани литературного языка и жаргона. Жаргон — далеко не новое явление в лингвистике. В настоящее время жаргон рассматривается как заниженный стиль речи, размывающий и нормы языка, и нормы речевого этикета, становящийся привычным не только в повседневном общении, но и в теле- и радиоэфире [2, с. 70].

Характерно, что подростки часто используют слова и выражения, значения которых до конца не понимают и не стремятся понять, играя на внешней яркости образа. А нередко и затрудняются понять, порождая в речи цепочки слов - «паразитов», на борьбе с которыми не так давно сосредоточивали основное внимание педагоги и филологи. По мнению Л.П. Буевой, основное, заслуживающее осуждения качество молодежного жаргона, который формируется кругом общения подростка, заключается в его выраженном атавистическом примитивизме [4, с. 138]. Кроме расплывчатой семантики, он

проявляется и в употреблении заниженной лексики, откуда черпаются ее ресурсы, и в стилистически заниженных грамматических средствах, используемых в речи; и, наконец, в значительной доле заимствований из просторечной лексики.

Речь современных англоязычных подростков очень богата сленгизмами, жаргонизмами, ненормативной лексикой. Молодежь англоязычных стран увлекается такими культурами, как хип-хоп, брейк-данс, граффити. Однако недостаточно высокая культура подрастающего поколения, незрелость мышления подростков зачастую не позволяют им грамотно оценить достоинства и недостатки творчества их кумиров.

Тот факт, что подросток из различных вариантов речевого поведения нередко выбирает именно наиболее грубый, сниженный, требует дополнительного пояснения. Как ни странно, ненормативная лексика, как и любая другая лексическая группа языка, имеет свои «сильные» стороны, чем и объясняется ее живучесть. Ненормативная лексика притягательна (любой носитель языка, честно оценивающий реальную речевую практику, подтвердит эту очевидную истину) [6, с. 195]. Она позволяет вербализировать, то есть выразить в материальных единицах речи, различные чувства (восторг, восхищение, досаду, горечь, злость и др.).

Вербальная агрессия чаще всего репрезентируется использованием сленга. Неформальное общение подчинено таким мотивам, как поиск наиболее благоприятных психологических условий для общения, ожидание сочувствия и сопереживания, жажда искренности и единство во взглядах, потребность самоутвердиться [3, с. 194], в том числе за счет нарушения норм и правил речевого этикета [10, с. 89].

Несмотря на значительные разногласия, относительно определений агрессии, в настоящее время большинством принимается следующее определение: агрессия — это любая форма поведения, нацеленная на оскорбление или причинение вреда другому живому существу, не желающего такого отношения [7, с. 44], при чем данная форма поведения может быть как

вербальной, так и невербальной [11, c. 93].

Оксфордский словарь английского языка определяет сленг как «разговорный язык, который считается ниже стандарта речи образованных людей и состоит либо из новых слов, либо из общераспространенных, употребляемых в специальных значениях» - *«a type of language consisting of words and phrases that are regarded as very informal, are more common in speech than writing, and are typically restricted to a particular context or group of people»*, также как «совокупность особых лексем, используемых группой лиц, принадлежащих к низшим слоям общества и пользующихся дурной репутацией» [12].

Выделяют следующие разновидности английского сленга, как:

1. «обратный сленг» («back slang»): *yob* вместо *boy*;

2. «центральный сленг» («centre slang»): *ilkem* вместо *milk, utchker* вместо *catch.*

3. «рифмующийся сленг» («rhyming slang») *artful dodger* вместо *lodger, flea and louse (*или *cat and mouse)* вместо *house, sorrowful tale* вместо *fail;*

4. так называемый «medical Greek»: *douse-dog* вместо *house-dog, a stint of pout* вместо *a pint of stout, to poke a smike* вместо *to smoke a pipe* и т. п.

Все эти виды псевдосленга используются исключительно с целью сделать язый той или иной социальной группы непонятным для непосвященного [8, c. 191].

Еще одним характерным аспектом проявления вербальной агрессии является жаргон. Для жаргона характерно не только искажение существующих слов языка, но и многочисленные заимствования, внешний облик которых нередко модифицируется таким образом, что они ничем не отличаются от остальных лексем данного языка. Узкоспециальный характер жаргона может быть проиллюстрирован на материале лексики, типичной для различных заведений: за пределами этих учреждений указанная лексика либо вовсе не употребляется, либо используется в другом значении. Например, в Итоне используются следующие жаргонизмы: *scug* - «ничтожный человек, негодяй», *to sap* - выполнять тяжелую работу; в Вестминстер - Скул: *bag* - молоко, *beggar* -

сахар, *blick* - мяч, *bully* - свисающий рукав халата; в Уинчестерском колледже: *to firk* - «посылать», *to go continent* - оставаться дома (в связи с болезнью), *tug* - безвкусный, пресный, несвежий [1, с. 106].

Итак, подробный анализ понятия «речевое поведение» и особенностей его употребления подростками позволяет сделать вывод о том, что в настоящее время в своей речи молодежь предпочитает использовать такие разновидности речевой агрессии как сленг, жаргон, ненормативная лексика.

Приняв за основу положение о том, что вербальная агрессия носит негативный характер и имеет отрицательные последствия, т.е. основана на грубой, бранной, ругательной и агрессивной речи, рассматриваются различные виды агрессивного проявления в речевом поведении подростков и молодых людей. Направленность негативно-агрессивного отношения говорящего может иметь два вектора.

Во-первых, речевая агрессия может быть *нацелена на адресата*:

Пример 1: *Oh, you are a real gumbo! You can not be trusted!*

Перевод: *Ты настоящий болван! Тебе нельзя доверять!*

Пример 2: *How stupid you are! I`m pissed off!*

Перевод: *Какой ты глупый! Как же ты мне надоел!*

В данном отрывке молодая девушка ведет беседу с надоевшем ей одноклассником, она раздражена навязчивыми ухаживаниями молодого человека, и в своей речи использует сленгизмы. Таким образом она выражает свое негативное отношение и агрессивный настрой по отношению к парню.

Во-вторых, речевая агрессия может быть *направлена к предмету речи*:

Пример 1: *I can`t believe it! It is a bullshit!*

Перевод: *Я не верю в это! Это полная чушь!*

Пример 2: *Stop talking about it! For me it is a duck soup!*

Перевод: *Хватит уже об этом говорить! Для меня это плевое дело!*

В приведенном примере два приятеля ведут диалог, в котором один рассказывает другому всевозможные истории. Один из собеседников не доверяет рассказам своего друга, поэтому в общении он использует жаргонизмы. Все

истории своего приятеля он называет чушью и ерундой.

У агрессивного речевого поведения существует несколько целевых установок. Целью речевой агрессии может быть *прекращение коммуникации*:

Пример 1: *I don`t understand you and all you are talking about! Shut up!*

Перевод: *Я не понимаю тебя и то, о чем ты говоришь! Заткнись!*

Пример 2: *Oh, back off! I can`t listen to it any more!*

Перевод: *Прекрати нести чушь! Я не могу больше слушать это!*

В анализируемом примере герой общается со своим слегка выпившим другом, который говорит разные глупости. Раздраженный невнятной, нечеткой и несвязной речью товарища, его собеседник использует в своей речи сленгизмы как «*back off*», «*shut up*» и ненормативную лексику.

Также целью агрессивного речевого поведения может быть *стремление одного собеседника к переходу на монологическую речь*:

Пример 1: *Stop stringing me along! I know much about it!*

Перевод: *Хватит водить меня за нос! Я знаю намного больше об этом!*

Пример 2: *Come off it, man! You are speaking about the thing you do not understand at all!*

Перевод: *Хватит врать, чувак! Ты говоришь о том, чего вообще не знаешь!*

В данной речевой коммуникации разговаривают два человека, один из которых путем речевой агрессии и использования в своей речи сленговых выражений пытается постоянно перебить своего партнера по беседе и перейти к монологическому высказыванию.

Также средствами выражения негативного агрессивного отношения могут быть лексические. К лексическим средствам выражения агрессивного отношения относятся сленг, жаргон, вульгаризмы, просторечная лексика и ненормативная лексика.

Пример: *Damn it all! You are a bad egg in the group!*

Перевод: *Черт побери! Ты паршивая овца нашей группы!*

Наряду с лексическими, средства выражения агрессивного отношения

могут быть грамматико-синтаксическими. К ним относятся неполные, незавершенные фразы, повторы, восклицания:

Пример: *By golly! By golly! Is it he, who…?*

Перевод: *Чтоб мне провалиться! Чтоб мне провалиться! Это он …?*

Таким образом, в результате проведенного исследования можно сделать вывод, что в англоязычных странах наблюдается тенденция к возрастанию уровня вербальной агрессии среди подростков. Как показал практический материал, жаргонные, сленговые выражения, ненормативная, бранная лексика является неотъемлемой частью общения среди сверстников. Ведь общение с ними, а также с друзьями более старшего возраста является очень значимым для подростков, а значит они должны разговаривать на «своем» (жаргонном) языке.

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Yerzhumanova A. B., Nurkeeva B.A. The diachronic study of the Indefinite Aspect

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Abstract. This article is devoted to the diachronic study of the English Indefinite Aspect of the Old and Middle English languages. **Aspect** is a grammatical category that expresses how an action, event or state, denoted by a verb. According to the history there are different opinions of appearing English verb aspect. The only aspect which has the synthetic form is the Indefinite Aspect. All the aspects existed in OE period were given by the form of the Indefinite aspect till they formed their own analytic forms. There was no distinct grammatical form of the aspect in OE, but there was the meaning of aspect in the content. The examples given in this article witness the existence of the Indefinite aspect in OE period. In the Middle English period there were some changes in making sentences in Indefinite aspect. During the ME period the English language changed from the synthetic form to the analytic form of the language and it wasn't able to designate aspectual meaning. The consequences of such transformation of the verb forms denoting aspectual meanings of Indefinite were appeared.

Key words: Indefinite aspect, Old English period, Middle English period, synthetic form, analytic form.

The English language belongs to the West Germanic branch of the Indo-European family of languages. The history of the English language traditionally is divided into three main periods: Old English, Middle English and New English. During its development the English language was influenced by many other languages, such as: German, French, Latin and others.

English has been spoken in England since around 450 (449 is the date given by the Venerable Bede in his history written in the early eighth century). The English language was strongly influenced by the events that took place in the history of British Isles.

This article is devoted to the diachronic study of the English Indefinite Aspect

of the Old English and Middle English languages from the point of the historical linguistics.

"The historical development of any language is a continuous uninterrupted process. English language has a long and eventful history. It began in the fifth century of our era, when groups of West Germanic tribes settled in the British Isles. During the sixteen hundred years of its history the English language has been undergoing constant change and it is changing still. It is customary to divide the history of the English language into three main periods: Old English, Middle English, New English" [1, p. 85]. There are different opinions about the periods of developing of the English language. According to T.A.Rastorguyeva Old English period lasts from the 5th century to the end of the 11th. By B.A.Ilysh Old English began from German invention to Britain in the 7th century until 1100year. But A.A. Reformatsky says that "OE period began from the early times till the 11th century, it is the time of Anglo-Saxon dialects, when Angles, Saxons and Jutes invaded Britain…this "gothic" period of English history is connected with the Anglo-Saxon and Celts wars and the struggles with the Dutch" [2, p. 264]. As T.A.Rastorguyeva describes "It was a period of transition from PG to written OE. Language appeared in this OE period. Tribal dialects changed into local dialect. The language was described synchronically. The language was synthetic with well developed morphological categories [3, p. 50]. There is different time of periodisation of the OE period, but the common one is that it begins from the 5th century.

According to Henry Sweet that this period was the period of "full endings", it means that the English language kept its synthetic nature at that time.

A.A.Reformatsky writes that "the turning point from the OE period to the Middle English was the Norman Invasion (the frenchified Scandinavian Vikings). ME period approximately begins in 1066 and ends in 1476, from Norman Conquest to introduction of printing" [2, p. 264]. By T.A.Rastorguyeva "Middle English (1100-1500) period is called the period of leveled endings. It was the year of Roman conquest. The dialects were developed. The dialectal division of present day in England owns its origin to this period of history. Official and dominant language was English. The phonetic and

grammatical structure had incorporated and perpetuated the fundamental changes of the preceding period" [3, p.50]. A.A. Reformatsky noticed, that "during this period "the winners" spoke in French and "the won" Anglo-Saxons spoke in one of Germanic languages. The fight between two languages ended with the victory of the primordial and public Anglo-Saxons language, though the vocabulary greatly enriched with the French words" [2, p. 264-265]. It was the period when the synthetical case, personal, gender endings were being disappeared and analytical form was being appeared.

Old English language was one of the Old Germanic dialects, and it had all the common grammatical characteristics of the Germanic branch. Such parts of speech as the noun, the pronoun, the adjective and the verb existed in OE period, but they appeared in Early OE.

It is obvious that the verb is one of the important and the most complicated part of speech. In OE period the verb had few grammatical categories, such as person, number, mood, voice, aspect and tense. But the problem is that not all of these categories had grammatical form.

One of such problematic categories, which had only the meaning without form is aspect.

There are many definitions of aspect, one of them is that "Aspect is a variation of one semes lexical meaning of the verb depending on the form of action" [4, p. 24].

According to the history there are different opinions of appearing English verb aspect. T.A. Rastorgueva says "that aspect was appeared in Old English period and it was expressed with the help of prefix *ze-* or without it. Also, there were other ways of expressing aspective meaning such as using verb phrases *habban, bēon, warðan*" [3, p. 111]. B.A. Ilysh writes that in Old Germanic languages "there appear to have been three aspects: the continuous, the momentaneous, and the resultative. The continuous aspect presents the action as developing in time, without reference to any completion. The momentary aspect presents the action as heading toward completion. Lastly, the resultative aspect presents the action as completed and having brought about a new state of things" [5, p. 28]. But further B.A. Ilysh writes in the same work that "OE, as well as other Old Germanic languages, had the category of aspect, which eventually

developed into tenses… these aspects were not preserved in OE" [5, p. 106].

As it was written above, the only aspect which has the synthetic form is the Indefinite Aspect. Perfect, Continuous and Perfect Continuous aspects were given by the Indefinite aspect till they formed their own analytic forms. As B.A.Ilysh wrote "the continuous, the momentaneous, and the resultative" [5, p. 28] aspects existed in OE period, but they were given by the form of the Indefinite aspect. e.g.:

Indefinite aspect in Old period: *þā <u>siȝlde</u> he þonan sūðryhte bē lande, swā-swā he mehte on fīf daȝum <u>ȝesiȝlan</u>. **The translation of it in new English**: Then he **was sailing** from there to the south along the coast as far as he could swim in five days. [6, p. 220].

In OE Indefinite aspect expressed the meaning of process or presented the Continuous Aspect.

Indefinite aspect in Old period: *þonne moniȝe men mōdum wlonce wordum sprecan, þā þe wel cūþan, þæt hīē næfre song sēlran ne <u>hyrdon</u>. **The translation of it in new English**: Then many men, proud spirit, clearly said that they are well aware that they **have** never **heard** a better song [6, p. 229]. In the second sentence, the context shows the result or Perfect Aspect action.

There were two forms of the verb "to be" – *wesan/beon*. Both of them had the identical translation, but the usage was different. The verb *wesan* was conjugated in present and past tense, denoting the fact of the action or state of the present and past times. e.g. OE*: Ic <u>eom</u> munuc*. NE: I am a monk (Present - state). The verb *beon* hadn't the conjugation in the past tense and was used for the continuous action. E.g. OE: *Ælfred kyning hateð gretan Wærferð biscep his wordum luflice ond freondlice…* [7, p. 13] . NE: *King Alfred sends greetings to Bishop Wærferth with his loving and friendly words…*. OE: *L. 5: Ic sette feondrædene betweox þe and þam wife and þinum ofspringe and hire ofspringe; heo tobryt þin heafod and þu sierwst ongean hire ho* [8, p. 182]. NE: *I will put enmity between you and the woman, and between your offspring and her offspring. He will bruise your head, and you will bruise his heel.* From these examples we clearly see that the Indefinite aspect expressed different aspectual meanings in OE period.

T.A. Rastorguyeva says that "the development of Aspect is linked up with the growth of the Continuous forms. In the Old English verb system there was no category of aspect" [3, p. 271]. We cannot agree with such negation of the aspect, as in the above-mentioned examples illustrate that the existence of aspect is obvious. There was no distinct grammatical form of the aspect in OE, but there was the meaning of aspect in the content. According to T.A. Rastorgueva aspect appeared only in Middle English period. One of the scientists who is studying the problem of the English aspects and had a great success in this research is F.A. Kakzhanova. She observed the monologue of Shakespeare's "Hamlet" in one of her works, where she wrote "there was the meaning of Continuous and Perfect Continuous aspects, but they were not used. The analytic aspect that was used was – the perfect form. The monologue is written clearly in Indefinite aspect, and it shows the universality of synthetic Indefinite aspect at that time" [4, p. 30].

It is impossible to express the different aspect meanings by the Indefinite Aspect, the English language had the difficult period of solving this problem, synthetical feature was in the Past, it had to come to the conclusion. The analytical form of developing began to realize.

Aspect is one of the phenomena of the English language. It was and it is still one of the problematic questions in English grammar and we believe that it will remain as a disputable topic for many grammarians and linguists in the future. On the basis of the complex analysis for Indefinite aspect of the Old English and Middle English languages from the point of historical linguistics, there come such opinion that Indefinite aspect appeared in the early times of the English language. Among the all of English aspects the earliest and the most universal aspect is Indefinite.

The synthetic Indefinite aspect appeared in Old English and also was generally used to denote continuing and finished actions, then during the Middle English period Indefinite aspect continued to exist in the meaning of completed and proceeding actions.

Relying on historic research at the beginning all Germanic languages, as well as, in Proto – Indo – European, languages verbs were not differentiated into tenses, but

were differentiated into aspects, that's why aspect has wider meaning in the historical linguistics of usage.

At the end of our work we came to such conclusion, that in diachrony many linguists paid their attention to the ways of expressing aspect and moreover, the problem of the aspect form was not raised. The main reason of the ignoring of the ways of expressing aspect was, that in Germanic languages aspect was studied from the point of the meaning of the verbs, and the grammatical ways of expressing aspect were forgotten. The other important reason is that in the Middle English period English language lost its synthetic form and transferred into the analytic form, and in this period, there was not enough aspect forming in the meaningful verb, that is why linguists considered English verbs incapable of creating aspect and there was no point in further researching aspect.

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