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FUNCTIONS OF PRECEDENT TEXTS IN HEADLINES OF BRITISH NEWSPAPERS

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The aim of the research is to reveal functions of precedent texts included into headlines of British newspapers.

The knowledge that is known to a writer of newspaper texts is ‘kept in his memory in the kind of language precedent phenomena or in the kind of knowledge of precedent texts…that he includes in his own produced texts’. [11]

The term ‘precedent text’ (PT) is introduced by Y.N. Karaulov. ‘PT is the text that exists in the intergenerational transmission - fairy tales, myths and epics, legends, parables, anecdotes (in oral traditions), and classic texts’. [2]

Today headlines with PTs reflect the diversity of the cultural heritage of a nation. The knowledge of national PTs that are often used in headlines can help to understand better the main idea of the content of an article.

The present research is based on the British newspaper headlines containing precedent phenomena. The texts were obtained by sampling from online sources and newspapers since 2002 to 2016.

Headlines with PTs are often created by two ways: with the use of transformation and without it.

We’ve observed and analyzed the following ways to transform PTs in headlines: adding components, cutting components, changing components and hybridization. Besides we have examined some common functions of lexical transformations PTs in headlines:

1) nominative function (using a PT to economize space, to express an author’s attitude to a subject he presents);

2) persuasive function (using a PT to persuade reader in author’s point of view);

3) expressive function (using a PT to make the text more attractive and emotional);

4) linguo-cultural function (using a PT to reflect the culture of certain nation)

To specify functions we have analyzed British newspapers’ headlines, including PTs in the following editions: The Guardian, The Times, Daily Mail, The Sun, The Sunday Times.

'Black judge effect': study of overturning rates questions if justice is really blind (The Guardian, 17/03/2016)

The PT ‘justice is blind’ is used in the headline by adding the component: ‘really’. The PT functions in the headline are: persuasive function and expressive. The author impacts on a reader, using the expressive word ‘really’, which enhances the meaning of the expression ‘justice is blind’; The phrase ‘justice is blind’ in the question form realises persuasive function of the PT in the headline. The author focuses on his own skepticism to the American judicial system because of ‘the increased likelihood of reversal for rulings written by black judges as the ‘black judge effect’.

Uneasy lies the head (The Times 24/03/2016)

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[1] Lisochenko O.V. Ritorika dlya zhurnalistov: precedentnost’ v yazike i rechi: uchebnoe posobie dlya studentov vuzov / Pod red. prof. L.V.Popovskoi (Lisochenko). – Rostov-na-Donu: “Fenix”, 2007. – 318 s.: s. 12

[2] Karaulov YU. N. Russkij yazyk i yazykovaya lichnost M, 2003, 264 s.: s. 54

In the origin the Shakespeare's phrase sounds like: 'Uneasy lies the head that wears a crown' that means a person who is very concerned with a great responsibility. The author of the headline cuts the end of the phrase (cutting component). The phrase is well-known to the British readers from the play 'Henry IV'by William Shakespeare, so the phrase realizes the linguo-cultural function. Besides, the role of PT in the headline is expressive. The author creates a language game to intrigue readers because the essence of the article is not clear from the headline, the author attracts a reader to read the whole article.

A pact with fame (The Sunday Times, 20/03/16)

The original phrase is from Goethe's 'Faust' 'Pact with the Devil'. The component replacement (last word) makes the headline attractive and appeals to the readers knowledge. It is an intellectual game that involves into the game of senses in the text of the article. It is an intrigue that helps to make better relationship with the reader (expressive function). The article is devoted to the interview with the actor of the popular serial 'Game of Thrones' that made the actor very famous. A 'pact with fame' helps to realize informative function of the headline.

Movie watch: Brangelina are back (The Times, 13/11/15)

'Brangelina' is a popular combination of two names Brad Pitt and Angelina Jolie in the world press. This word combination is a neologism that plays two main functions expressive and nominative. The neologism is popular because it is used in many other newspaper headlines. 'Moving on: Brangelina in Blighty' (The Times, 23/11/14); 'It's all coming up rosé for Brangelina's home-made wine' (The Times,22/11/13); 'Celebrity Watch: Brangelina's alfresco frolics' (The Times, 14/08/09). The way to use lexical transformation in PT is called hybridization. It is used for nominative function to save space on a newspaper page.

The only way is romance? Love is in the air for two potential Towie couples

(The Sun 19/03/16)

The PT 'love is in the air' is taken from the song of the same name by John Paul Young and is included in headline without transformations. The PT realizes the expressive function. The article is about couples of the popular TV show 'Towie'. The author makes a romantic atmosphere by using this well-known phrase. The headline is curious for readers; it makes them think about what couples of this TV show are heroes of the article.

Why the British like life to be all play and no work (Daily Mail 20/07/2002)

The PT 'all play and no work' is introduced into the headline by changing components. The origin of the PT is an English proverb 'all work and no play makes Jack a dull boy' that means that without relax from work a person becomes bored. The PT realizes linguo-cultural function. The origin of the PT is well-known for British people. British readers while reading the headline makes an association with this proverb in their mind. In this way the headline attracts readers' attention.

In the conclusion it is important to say that headlines with the inclusion of PT are based on the shared social, cultural and linguistic knowledge of a creator of headlines and the readers. Lexical transformations of PTs make a strong emotional impact on the readers, provoke their associative thinking. Correct understanding of a headline with PT needs the correlation of previous knowledge of the readers and a headline writer with the new information in the content of an article.

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УДК 339

BRITAIN AND RUSSIA – BEST FRIENEMIES OR FAIR PARTNERS

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Relations between the United Kingdom and Russia historically have never been simple. In recent years, our political relationship has been characterised by instability and volatility, by abrupt changes from relatively good to overt hostility. Unfortunately, this appears to reflect the general state of our relations with the historical West. Unable to give up its claim to universal truth in international affairs, London has initiated such complications. Nowadays, relations between these two countries are going through hard times. Whatever positive achievements of recent years, those have been substantially undermined by London's projection of differences over in Ukraine onto bilateral matters.

Important issues as consequences of sanctions are the rising prices of raw materials, equipment and components, reducing the availability of credit, changes in connection with the ban on the supply of food products to Russia. According to statistics, Russia has supplied to the UK mineral fuels, chemicals, precious stones and metals and articles thereof machinery and equipment, wood and paper products. Britain exported from Russia machinery and equipment, chemicals, products of stone, ceramics and glass, precious stones and metals. In the structure of the British imports of services from Russia they accounted for 50% of business services, 17% - on transport, 14% - in the service of tourism. The share of financial services was 7% of communication services - 5%, insurance services - 4%. The UK exports of services dominated by financial services in Russia, whose share was 34%, and business services - 23%, tourism services - 18%, transport services - 6%.

However, in connection with the sanctions complex relationship between Russia and Britain suffered. In 2015 according to the new edition of the UK security strategy Russia was included in the list of priority threats. Britain joined all sanctions that have been imposed by the EU against Russia (freezing of assets and a travel ban on Russian officials), and continues to co-ordinate anti-Russian measures in diplomatic, political and economic nature with the EU and "Seven" (following the suspension of Russia's membership in this club). And in the EU, and "seven" London actually led the development of measures to reduce energy dependence on Moscow. A number of British companies have frozen or curtailed projects in Russia. The Bank of England put pressure on the "VTB Capital" - the only Russian bank in the UK with a full license, presenting the requirements that are incompatible with the practice of regular supervision. London also joined the sectoral EU sanctions in the field of energy, arms and finance. Russia's ambassador in London Alexander Yakovenko said that the British side almost broke the political dialogue with Moscow. The ambassador added that culture was the only area where bilateral cooperation remained at the same level. However, British businessmen are willing to lift the sanctions, and the British people in general are much warmer to Russians than their government.

As a way to overcome the difficulties of breaking close economic ties the import substitution policy is suggested. Subject of import substitution industries, goods and services for Russia and especially for Krasnoyarsk krai is not new. This process began after the 1998 devaluation, as imported goods began to displace domestic production. However, this topic is relevant today, and since the end of February 2014, the talk around import substitution reached a new stage. Issues of import substitution are strategically important, as the level of

growth, development and defence of the national economy depends on the solution of this problem

Let me remind you, the first package of sanctions against Russia was introduced by the USA in March 2014. According to the survey, of "Business Environment Index RSPP", Russians and members of other countries consider as the main reason for the introduction of sanctions against Russia from the West the following:

• 46% increase in Russian influence in world politics
• 26% the accession of the Crimean peninsula by Russia
• Rest: combat operations on the territory of Ukraine

Respondents were divided into two camps on sanctions impact on the processes taking place in the market. The results are presented in Fig.1

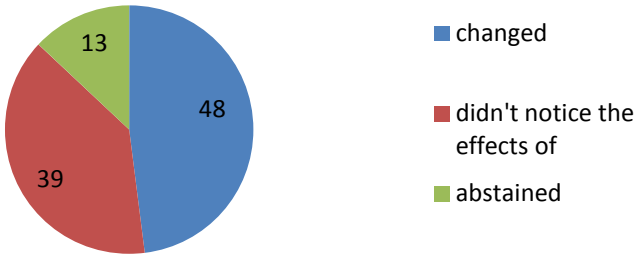

Fig. 1 – The impact of sanctions on the processes occurring in the market

In 2015, after research of the issue, we proposed to develop a program of import substitution. It included three directions. The first included imported goods, insufficient analogues of which were produced in the region. These included food, especially cheese, vegetables and fruit. Of course their quality is poorer in comparison with French or Italian ones, but at least the average product we are able to have. What is more, a farmer Justus Walker, who moved from the United States to Russia, lives in Boguchany District, Krasnoyarsk krai. He opened a goat farm, and the locals buy milk, yogurt and cheese there, e.g. mozzarella cheese is very popular. The second area covers the imported goods that are not produced in the region, but the production of which is possible and necessary to be launched in a short time (clothing, footwear). The third area includes products and goods that are not produced in the region and their import substitution is economically unprofitable or impossible due to objective reasons. Such goods must be attributed to the critical imports, and the main task in this area is to reduce the consumption of this product group, and apply possible indirect substitution (eg, cars, luxury goods).

It is also important to select a number of priority sectors, that the region would have to provide special support. As one of these branches, let us chose the agriculture. We offered to resume the purchase of agricultural machinery and offer the villagers to purchase agricultural equipment at a discount of 10-60%, which would take over the regional budget. Plus authorities are able to provide free seed treatment and to build accommodation for young professionals (agronomists, vets) and even if they do not give, they can sell only 10% of its value. We are talking first and foremost about Nazarovo, Achinsk, Dzerzhinsky district. Also it is necessary to focus on the development of cattle breeding and pig farming. Another industry that has to relay on the support of the state is flour. The geographical position of the edge makes it unprofitable grain exports due to high transport costs, therefore, it is rational to sell the grain not beyond the edge, and produce no less than 300 thousand tons of flour per year.

So, at this stage of research it is possible to track changes and to draw some conclusions about the success of import substitution. Firstly, Russian export center was

established in June 2015. It should help our manufacturers to develop new foreign markets. Totally for this purpose 2.5 thousand projects have been running already. Secondly, it makes possible to increase the ruble foreign companies which have sought to open new production facilities in Russia. The government is trying to stimulate this process by giving additional benefits to foreign investors. Thirdly, Russian quality system (Roskachestvo) has already been created for the quality control of domestic products.

Obviously, the replacement process is uneven, everything depends on the industry. Agriculture is developing faster from other industries. During the year, food imports to Russia declined by almost 2 times, but this does not mean that our markets are emptied. The most active is import substitution in agricultural machinery, machine tools. Production growth based on the Russian parts and components for the different classes of tractors increased by 24% over the year in 2015, for modern competitive forage harvesters - 50%. Moreover, the production of agricultural machinery and technological equipment is already available today in the US, Europe, Canada and other countries.

Changes in food can be seen in Figure 2.

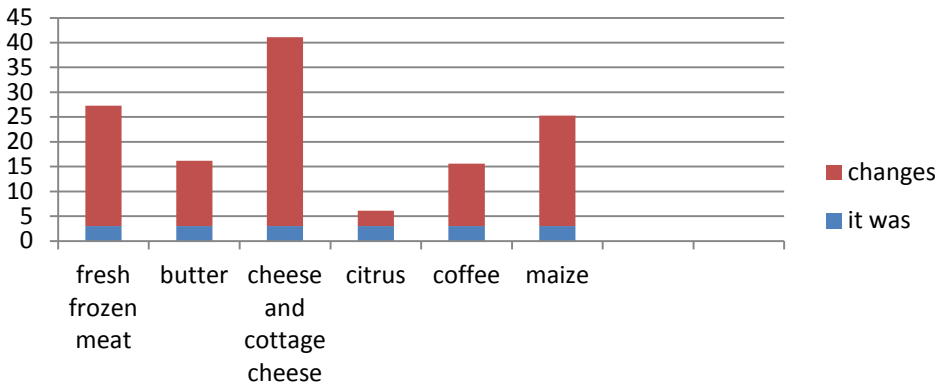

Fig. 2 – The increase in production after implementation of the import substitution policy

Also a decent dynamics of domestic pharmaceuticals, where the first 8 months of this year has already registered 14 products and the share of Russian production has increased from 10% to 38%. During the next 2 years it is expected to release more than 130 new drugs.

In the oil and gas industry the consortia of manufacturers and customers have been established for domestic products to promote the processes of their transition. They received more than 70 applications for the implementation of investment projects under the import substitution program only this year and the state really ready to support these projects. Therefore, the plan to reduce the share of imports of fuel and energy complex of the equipment of the country from 60% to 43% will be successfully completed by 2020.

However, there are also unsuccessful results of import substitution. The fishing industry has faced some problems. Deputy Head of the Federal Agency for Fishery Vasily Sokolov said that the fish that are caught by our fishermen has very high quality. When it gets our coast we lose time due to administrative procedures and a lot of businesses save costs on refrigerated wagons so the quality of the fish falls during transportation. The head of the Audit Chamber Tatyana Golikova admitted that to support agriculture crisis they planned to provide 50 billion rubles but it was only 84% of the sum distributed. In addition, the mechanism of creation and modernization of crop and livestock facilities have not worked out. 800 million rubles that have been provided for this purpose were not used. According to Golikova, Energy (Fuel-Energy Complex - FEC) plays a major role in the formation of budget revenues. However, the FEC is still dependent on:

• import of equipment by 69%

• software - 90-95%

• production of catalysts for the refining and petrochemical industry - 74%.

The Head of the Laboratory of the Institute poll named after E. Gaidar, Sergei Tsukhlo revealed that a Russian buyer (whether household, company or state) still favors imports, even increased in price and smuggling. It is considered that the main problem was the rise in food and commodity prices. It can be seen in Figure 3.

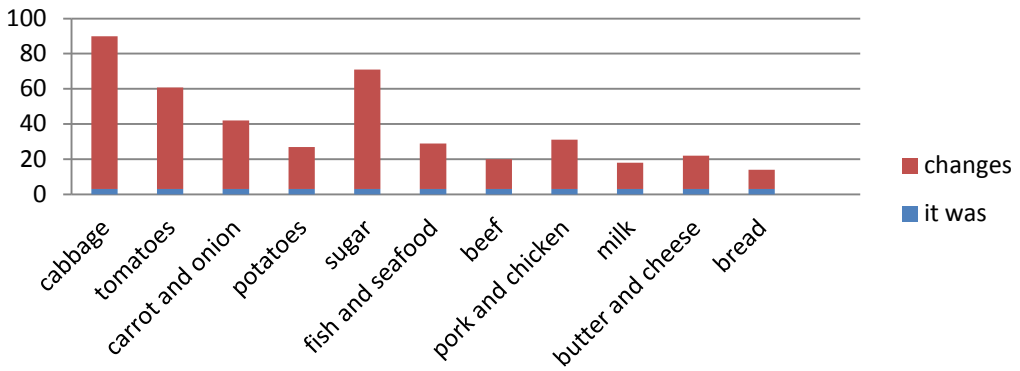

Fig. 3 – The rise in prices after implementation of the import substitution policy

As a result, we can say that the process has begun. Import substitution has affected all industries. It is still early to draw conclusions, because this is a long-term process. However, it is important that any simple replacement of existing products on the market - is a step back in time. It makes no sense to make the same things as usually of poor quality. Our future is not just import substitution and modernization. Looking to the future, we need new technologies and close relationship with science and Russian old trade partners.

British have 600 firms in the UK that export to Russia. And, obviously, they have just in the last year or so 400,000 new businesses started up. So there's enormous potential for the trade side of things to grow and British businessmen hope to use this enormous opportunity for a wide range of sectors. Russia has some interest for a high quality meat that they produce in the UK, and that market has now opened up. Another example is the sector where British build Morgan motorcars. That's a very popular brand worldwide and it is noticed a great interest in Russia in buying more of the Morgan motorcars. But also Morgan is built from aluminium, so there's potential there for them perhaps to source some of aluminium from Russia. So there's a wide range of opportunities between our two countries to develop a more thriving trade sector in spite of all recent obstacles.

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ENGLISH: GLOBAL LANGUAGE OR LANGUAGE OF GLOBALISATION?

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Globalization, as a term, has been a main theme for discussions since late twentieth century. Nowadays, it is considered to be a process, which requires extensive interactions between the members of global society in hope of achieving free trade flows. However, how would it be possible without a unified means of communication?

The most important one, decidedly, is language. Considering the enormous amounts of idioms and minority dialects around the world as well as nations' belief about saving their own cultural and ethnical identity contradict the ideas of international interactions and removal of barriers. This resulted in a need of universal language, which had to be able to combine all essential characteristics for an effective communication. Being a diverse and ready to comply with the rapid changes of the modern world, English has become a resolution. It is also to be supported by the main features of compatibility and permeability (Graddol 1997, p. 60), which allow double-way absorbency of ideas and concepts from a range of different everyday-life as well as scientific spheres to the language and a backward direction of language infiltration into these spheres.

In this research, I am suggesting to examine English, as being a chosen one for worldwide interactions, through the estrangement of three key aspects of language and its influence on the social activities. Based on the history of linguistics, English has accepted a plethora many various definitions and designations. During 1980's, it has been known as a language of macro-communication. Following title or even, being precise, titles, which were posed on closer to 1990's, are "World English" and "World Englishes". Based on Kachru's work, these terms are used to express the idea of newly emerged dialects in not originaly English-speaking territories, such as India, Nigeria, Russia, etc, which were imperially, economically or socially influenced by UK and USA (Kachru 1992, p. 5). In the beginning of XXI century, linguists referred to English as "Global English" after the David Crystal's monograph in 1997 of his 1st edition of "English As a Global Language" (Crystal 2003, p. 172). The most recent version, introduced to the academic public at Brisbane World Congress of AILA (Association Internationale de Linguistique Appliquée) is "Internationalised English". An academic literature review has revealed different terms and a range of linguistic jargon according to English language and its absorbency into the global world. However, all sociolinguists agree to the lingua franca idea of English being a bridge language between members of different ethnic groups.

That is why modern English could be investigated from social, linguodidactic and linguistic perspectives. This classification allows clarifying reasons and methods as well as its purpose and functional use of English as a global language.

Society is the main human structure, which could be viewed as being holistic and absolutely theoretic, but it could be closely related to everyday life as well. Communication is what holds a group of people together and makes a society. In a globalizing epoch, where barriers are no longer clear and a high level of human mobility took place, it is important to be able to understand other members of society and transfer you own ideas not only within your ethnical group, but also around the world. It is essential to exchange your thoughts globally in hope of achieving greater economical, physical and emotional profit. English is widely used in a range of spheres. For instance, talking about economical profit, knowledge of English opens doors of many multinational companies, which then could provide you with a job or perhaps would like to cooperate with your existing company. Based on the theory of comparative advantage, by which meant that every country produces a good or service, which requires fewer resources, such collaboration would cause a mutual benefit (Borland 2013, p. 122). From an emotional side it allows people to explore other cultures, try many exiting activities and see miraculous places around the world. Moreover, meeting new people and sharing experience positively affect individual's mental health and could expose a variety of opportunities. As it was already mentioned above, there is a condition for conversation to become possible and efficient. This includes individuals' ability to communicate in the same language. Therefore, society's need for effective educational techniques, leads us to another distinctive aspect.

the labour force market, it has been introduced into school and university curricula s as one of the main languages (Grishaeva 2015, p. 2331; 2012, p.1). However, techniques are not to be simply followed by teachers, they have to be adapted for each student individually or a group through finding a collective average of necessary information and methodologies. According to Alastair Pennycook (as cited in Grishaeva 2015, p. 2335), teachers are to be seen as "transformative intellectuals", who are able to pass the pedagogical theory into the society and, through the use of practice, work on solving social concerns or dilemmas in hope of improving a level of living standards. Although, in a modern world English is often considered as being a good or service, which could be traded from a teacher-producer to a student-consumer. Therefore, a popular capitalistic approach leads to undesirable consequences of a person lacking any improvements. This is caused by consumers' desire to maximize a result with a minimized inputs used, i.e. relying only on teacher's resources without a personal ambition of delimiting own restraints. That is why, the teacher's main objective is to drift from a subject-object paradigm of cooperation with a student to a subject-subject one, where the agents are simultaneously interact as compatible partners in a teaching-learning process.

Linguistic perspective emphasizes the importance of English as a means of encapsulating into the scientific society. In the contemporary world, being bilingual, which means perfectly speaking and writing in mother tongue as well as using internationalized English, is an essential minimum to be accepted on the world arena of science or any other professional domain. Otherwise, an individual, who is limited in their communicative skills, lacks the opportunity of having an access to innovative readings, investigations and latest findings. Thus, a person becomes marginalized from a global academic society (Grishaeva 2012, p. 1) and lacks the ability of being read and acknowledged. Globalizing world is illustrated by its high pace of exploration of new concepts and innovating ideas. As a result, scientists have a remarkable chance to examine developments of many worldwide-recognized academicians and those are definitely going to broaden understanding of a particular concept, which later could outline a path of individual's own unique investigations. Why restraining yourself from making a valid, scientific and acknowledged contribution to a sphere of your passion?

In a conclusion, it would be fare to note that sociology of the English language has experienced considerable changes and innovative philosophies in all three aspects: sociolinguistic, linguodidactic and linguistic, during the globalizing era. As the world becomes more open-minded and individual-centered, English accomplishes the role of the main means of communication and helps the society to achieve its goal of removing physical and psychological barriers. This has shown that arising of unified language is strongly connected to the process of globalization, as English as a "Language of Globalization" became a "Global Language", which nowadays conquers the world.

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LANGUAGE INFLUENCE ON OUR MIND

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Humanity has a **language**, the method of communication; it's one of many characteristics, which differs us from animals.

Various related researches have shown a straight connection between the language, we use, and the way of thinking, a perception of the world. If people use different language they can perceive colors, taste of food, space, time and etc differently. The interesting fact – our language makes us understand information differently in contrast to the other languages. The most widespread example is that there is the special understanding of a human as a member of society in China. At the meeting you should tell about yourself everything: what your parents are, what your grandparents are and etc, such kind of information is considered to be of great importance for the Chinese. English people don't understand the phrase "tomorrow is rainy", they can get the information by "It will be a rainy day tomorrow", but a Finnish man can say the same phrase "tomorrow is rainy" and other speaker will understand it.

Ludwig Wittgenstein, Austrian philosopher, wrote "The human's world is like his language". It happens because languages of different countries and nations have different structure. For example, Russians have many meanings of the "blue", in contrast to English – there is only "blue" and nothing else. We can speak about the cultural perception as well. A man, who learns another language, starts feeling the language culture, the logics of it.

One more interesting theory, related to interaction language learning and brain development, should be mentioned. Getting new knowledge is improving the quality of our brain. According to the scientific studies the language learning is considered to be the most difficult task for our brain. While moving from one language to the other we use our mind differently, we make the brain work efficaciously, therefore language learning is the best way to improve our brain and to look at the world from the other point of view.

Theoretical framework

The certain experiment "Measuring the level of language distortion of reality" in Milwaukee, Wisconsin, USA was made. Several groups of bilinguals (Spanish and English) participated into the experiment. Those respondents had to watch some short films about migrants in the United States. The first stage of the experiment: the respondents were watching the movies in Spanish for 3 weeks, the results were recorded. The respondents described the characters of the films as positive, successful people. The second stage of the experiment: six months later the same groups watched the same films, however, in English. It should be noticed that the opinion of the respondents was changed dramatically, as the characters of the films were characterized by respondents as miserable, depressed and concentrated on their problems.

Alexander Guiora's research in 1983 was focused on the connection between language and gender awareness. Guiora compared 3 children's groups. The first group was Hebrew, the second – English and the third – Finnish. The children from the first group started to identify their gender one year earlier than the children of the other groups, as the gender aspect is highly revealed in the Hebrew language. In this regard, the division of the languages into 3 groups was offered: highly-gender-oriented languages, middle-gender-oriented and non-gender-oriented. Hebrew was referred to the highly-gender-oriented languages, English – to the middle-gender-oriented group, Finnish – to the non-gender-oriented. This study draws on the theory of different **gender perception process** of people using different languages.

Stanford professor Lera Boroditsky writes about the absence of such notions as "right" and "left" in a community of Australian aborigines in the Pormpuraaw tribe. Therefore, these aborigines possess the better orientation skills and can follow the route even in unfamiliar for

them places. To say hello in Pormpuraaw, one asks, "Where are you going?", and an appropriate response might be, "A long way to the south-southwest. What about you?" If you don't know which way is which, you literally can't get past hello [4]. As we can see, this research entails the theory of different **direction (location) perception** of people using different languages.

The psychologist Lera Boroditsky and her student Caitlin M. Fausey carried on the research on the point of **Subject-Object link** perception of people of different language groups. The conditions of the experiment: English, Spanish and Japanese-speaking participants watched movies, where two people pierced balloons, broke eggs and spilled water - in some cases, by accident, in others - on purpose. The task was to identify and remember the guilty people. Spanish and Japanese-speaking participants had difficulties in it.

The economist Keith Chen carried on the research “Does our language effect on our economic decisions?” As a result, he suggested an idea of 2 categories of languages:

- “future languages” – the example can be English and Russian – the languages which have Past, Present and Future tenses;
- “futureless languages” – Chinese and Arabic – use the same phrases for speaking about today, tomorrow and yesterday.

Having analyzed the information of the survey, Chen found out the following trend – the respondents from “futureless languages” category accumulate about 30% of budget each year, it is more than the respondents from “future languages” category. What is more, “futureless”-language respondents have less bad habits (smoking, drinking alcohol, overeating) than the “future” language respondents. It can be explained by the fact that, “futureless”- language respondents don’t separate future and present, they see their life like one picture.

The bar chart below, offered by Keith Chen, shows saving rates of “future language” and “futureless language” countries in the period of (1985-2010), and reveals the significant correlation between the languages people speak and their attitude to money.

Bar chart №1

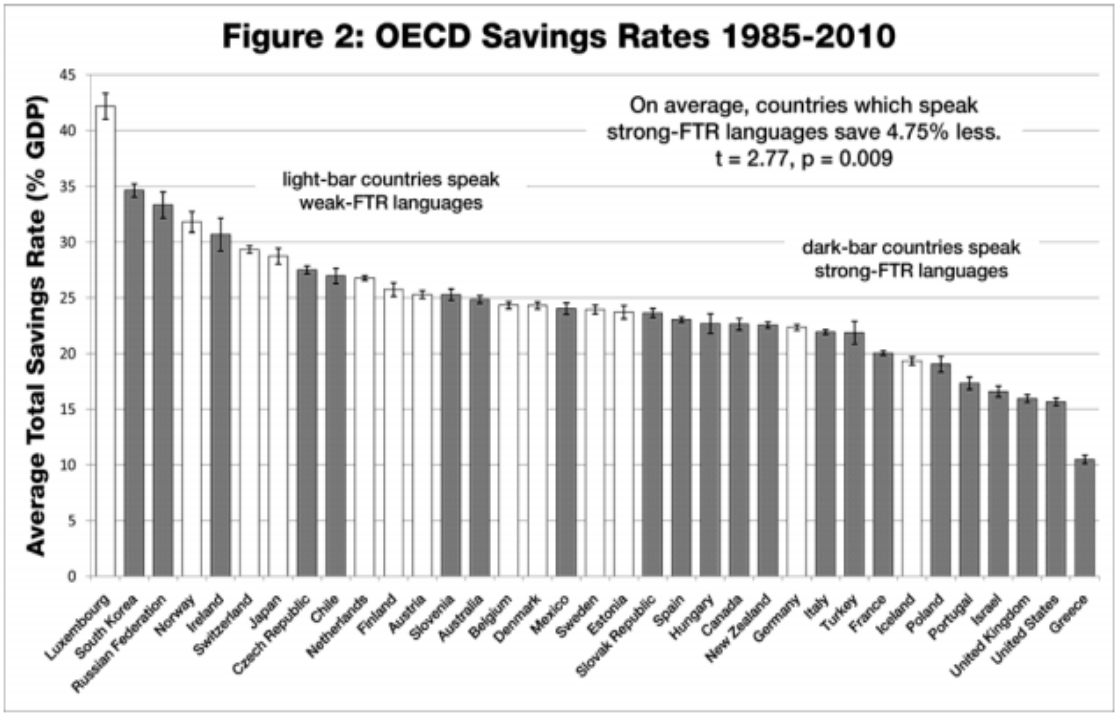

Chart 1

Even the fact that some of the languages have 16 tenses and some of them only 3 can add to the idea that people, speaking different languages have different **perception of time,** consequently **the future.**

Knowledge perception theory

It should be noticed that, there is a wide spectrum of scientific researches, related to the training of memory and enhancing of brain work with the help of new languages learning. Any new **knowledge** is improving the quality of our brain as the learning neutral connections are getting better. We can solve crosswords, puzzles, do mathematics and other “smart things”, but according to the scientific studies the language learning is considered to be the most difficult and the most eligible task for our brain activity. Some independent researchers have found that Asian children become more intelligent if they learn Russian language.

Research methodology

The participatory approach was used for this research: the analysis of the prior researches, observations, theories. The theoretical base information was scrutinized, summarized and aimed to contribute to the research, focused on the influence of the language on our mind.

Results

Data collection and analysis let us reveal 5 main aspects which are influenced by our language: 5 Ps.

1. Perception of gender
2. Subject – Object link Perception
3. Time and direction Perception
4. Future Perception (attitude to money)
5. Knowledge Perception

Our research clearly illustrates the influence of the language on our thoughts, mind, even our future - on our reality Perception in general. But it goes without saying that this influence is mutual and can be called Language-Reality interaction.

On the one hand, Language is the reflection of the Reality. On the other hand, people perceive the Reality through the Language prism and accept the Language Picture of the world, built by the native language, or the new one.

Learning the new languages we learn not only its grammar, lexical and syntactic structure to use it as the means of communication, but also accept the Language Picture of the world of the certain nation. The results of our research demonstrate, that the learning of the new languages can change, to some extent, our perception of reality, consequently, it can add to our personal development.

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PYRAMID SCHEME - AS ONE OF THE FORM OF BUSINESS

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In the modern world the majority of people want to get the certain financial status, become rich, to live without financial limits. Most of them try to gain this aim by working hard for some legal enterprises with fixed salary, but in most cases it dissatisfies people's needs. As a result, they are forced to look for some other ways of earning money. As the alternative, such a business model as a pyramid scheme is offered by the financial market.

According to the definitions, given in Webster's New World College Dictionary, pyramid scheme is a moneymaking scheme in which revenues are derived chiefly by recruiting increasingly larger groups of new salespeople or investors, each of whom pays for the right to recruit others in turn. The main feature of this scheme is that it has some kind of levels. There are 13 levels; each level grows in geometric progression: the first level - 6 investors, the second level - 36 investors, the third - 216 investors and ctr. In fact, the last level cannot be reached, as it must possess 13 billion investors. It’s more than the population of the Earth!

One more feature of this business model should be mentioned, any pyramid can be crushed any time and at any level. The reasons can be different: a side effect of some mistake in the long-term project planning, loss of investors and ctr.

It is important to know how to distinguish an ordinary business project from the pyramid scheme, as this knowledge of yours can save money.

Nowadays, we can find out some interesting information about peoples` role in pyramid scheme. Three main levels of it can be distinguished:

1st level – the host– the individual who organized the pyramid, he always has high profit, and no financial risk.

2nd level – the deputies – usually the host`s friends. They get high profit and minimal financial risk. Their objective is to involve new members for attracting more finance into the pyramid.

3rd level – investors – common people, who want to get money in short time. In fact they are only the course of finance, as they usually can’t get good profit and lose their investments.

Let`s turn to the main features of the pyramid scheme:

Firstly, various forms of pyramid schemes are illegal in many countries or regions including UK, USA and Russian Federation. As, as a result, such business models can be destructive for the economic system of the state, they are based on.

Secondly, availability of advertising, promising interest payments (or other form of income) with income certainly above average market borrowing (to date in Russia ~ 12.5%). Quite often it promises no risk and high profit.

Thirdly, fund managers are focusing on the PR exclusively. Pretentious presentations, websites, advertising mailing – the tools of promotion, informing shareholders about their exclusive opportunity to get high profit are used. The potential shareholders are not provided with any specific and exact information that can be cross-checked on the basis of data from the independent sources.

In the world history, there were a lot of financial pyramids. All of them were disastrous and led to deplorable results for population.

Some examples should be mentioned.

The well-known example is a financial pyramid “MMM”. It was organized by Sergei Mavrodi in 1990’s in USSR. The result of its activity was damaging, as it ruined many people’s lives. After a sharp depreciation of MMM securities 50 people committed suicide. More than 10 thousand people were officially recognized as the victims, however, experts declared about 10 millions.

However, in 2012, May, 31st, the new pyramid “MMM-2012” was organized by Sergei Mavrodi . The government declared it to be illegal and it was banned.

Methodology

The survey was carried on in February-March, 2016. The focus group consisted of 45 individuals. The interviewees include the students of the SFU (main building of IUBPE, Krasnoyarsk, Russia). Questionnaire on the topic and brainstorming activity were employed as the method of research. It consisted of collecting data face-to-face in writing with an oral introduction. The questionnaire contained closed and opened questions. The purpose was to find out how well the students of our University are informed on the point of pyramid scheme and their opinion on this topic.

The first question was focused on the awareness of the term itself and its meaning by the respondents. The next question referred to student`s ideas of getting profit from taking part in the pyramid scheme. Finally, brainstorming activity was conducted with the purpose to find out the possible ways to get profit, suitable for the interviewees.

It should be mentioned that he survey consists of two parts: collecting data base and offering the results in a form of recommendations.

Results

The results of my research are following:

Question № 1:

Have you ever heard about the pyramid scheme?

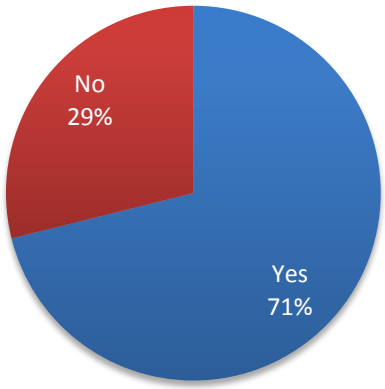

Fig 1. - Have you ever heard about the pyramid scheme?

As we can see, the answers to this typical yes/no question show that 71% of interviewees have heard about such term as the pyramid scheme and only 29% of respondents have never heard about it.

Question №. 2:

What is the meaning of this term?

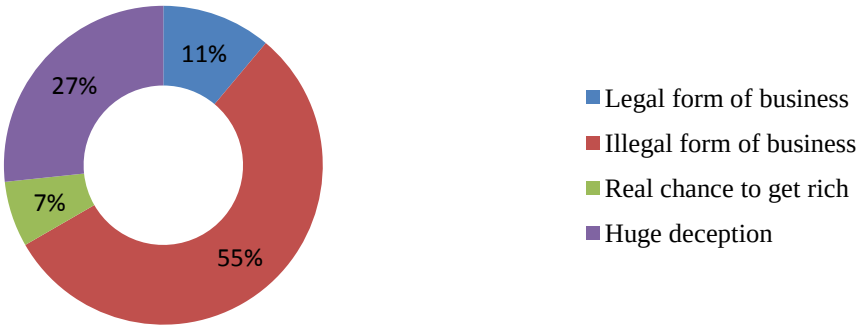

Fig.2.- What is the meaning of this term?

The answers indicated that the information about pyramid scheme mostly contains 4 options:

- Legal form of business,
- Illegal form of business,
- Real chance to get rich,
- Huge deception.

It is important to note that the majority of students (55%) think that it is an illegal form of business, it means that they are really informed about its structure. The second largest group (27%) of respondents associate it with huge deception, so it reveals the definite general opinion on this question – the pyramid scheme is harmful for people.

Question № 3:

Have you ever thought about joining the pyramid scheme?

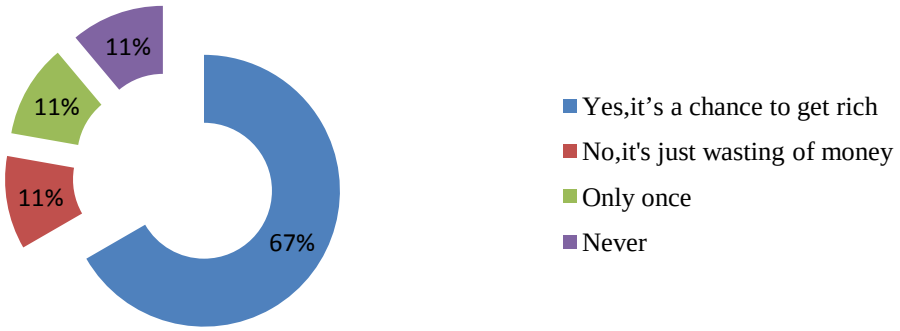

Fig.3.- Have you ever thought about joining to the pyramid scheme?

The results of this research are interesting enough! On the one hand, (the previous slide, question № 2), the majority of respondents have defined the pyramid scheme as illegal form of business and deception, on the other hand, (the slide above, question № 3), the largest

group of respondents had the intentions, at least once in life time, to join the pyramid scheme. It could be explained by the psychological factor: people rely on luck.

Having taken in to consideration the historical background of the topic and the analysis of the answers, received as the result of the survey, the certain conclusion can be made:

1. Even being rather well informed about the risks involved, people still do not leave their hopes for earning easy and quick money.
2. The certain probability to get profit by using in this model of business exists, but only in one case, if you are the founder of this scheme, and we have to remember that this business scheme is **illegal.**

Having studied some relevant data, several recommendations for those who are determined to participate in the pyramid scheme have been concluded:

1. Never assume that you are at the bottom of the pyramid. The lack of information about the real structure of it makes the assurance if it impossible, unless you are the founder. And this is illegal. So, be prepared for both: profit and losses.
2. You have to understand the operation of such kind of scheme. The purpose is one – to attract the investors – more and more investment. At least five potential investors should be found and motivated not less. As your profit is the money which has been "recaptured" from them.
3. Do not invest large sums of money, even if there is extra money. Start with possible minimum, if the opportunity is there.
4. Do not look for the same projects. Firstly, try to get profit at least from the one, as your profit depends on the quantity of the potential investors, you involve into the pyramid, and this can be rather problematic.
5. You should need the specific knowledge in meeting the clients and attracting them. The certain strategies of working with the clients should be studied first. The easiest way is to find them among your friends and relatives, but in this case you have to understand the certain risky consequences which can follow.
6. This scheme of business demands certain personal characteristics: the ability to concentrate on the only aim - your profit, sometimes even ignoring the moral principles.

To sum up, before taking risks as an investors or an active member of such form of business a lot of factors should be taken into consideration: the lack of relevant information on the input and output, psychological factors, illegality of business and this is not the full list.

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УДК 338.001.36

CHANGES IN MODELS OF CONSUMER'S BEHAVIOR DUE TO MODERN CONDITIONS IN SOCIETY AND ECONOMICS

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Nowadays, marketing knowledge is so well-spread, because organizations and businesses from different economic sectors want to produce and sell those commodities, which will be demanded by society and people. They determine those needs according to the research of people's cultural perception. Marketing can't be done without regularly analyzing external environment.

According to P. Kotler, «People live in a particular society, which form their opinions, values and behavioral norms. Without even understanding that, they adopt outlook, which forms their attitude to themselves and the others… In the particular society, people tend to keep their opinions and values. They tend to be stable in them… » [1].

P. Kotler name such fundamental factors, which form our opinion, as: Cultures and subcultures, social classes, reference groups, family, our social roles and statuses. According to the theory of the Leisure Class of T. Veblen, position, which person has in a society, his reputation and image, his moral principles and other sociological factors can greatly affect his choices as a customer. Besides this theory, there were other. C. Marx hypothesized the idea of "commodity fetishism"; German sociologist H. Simmel hypothesized some of the key ideas of the "fashion theory"; German sociologist and economist W. Sombart proposed the concept of luxury; Other German sociologist M. Weber developed a concept of status groups and protestant ethics. [2].

At the same time, I. Lipsits indicates the tendencies of transformation of fundamental elements in human societies in developed countries, generated by changes in cultures. These tendencies are also present in Russia. In particular, one of the most evident tendencies is "gender differentiation". Not so long ago, "unisex" clothes were very popular, but now it is fashionable to distinguish yourself from the other gender. Some trends show their stability, other change significantly. [3].

World economic crisis strengthened the trend of economical consumption which was present even before crisis took place. The model of consumption called "Anti-luxury" is being shown even by wealthy population group. This trend is often accompanied by decrease in loyalty for brands and increase in popularity of minimalism.

According to surveys, which was conducted by GFK company[4], "Russian consumer" was formed in the last fifteen years. From 2000 to present days, purchasing power of the Russians was multiplied by 3 times.

Behavior of Russian consumers in 2015 is characterized by these tendencies:

– Trade of everyday essentials through online network increased by 54%
– Only 20% of Russian customers are not willing to give up on buying expensive goods.
– Share of discount buys and purchases during promotions is increasing
– More than 50% of Russian consumers stated that the main factor when choosing which products to buy is price.
– The turnover of discounters increased by 23%

Comparative analysis of behavior of Russian consumer with world tendencies has shown that structures of expenses are very different. Figures 1 and 2 show the structure of expenses of Russian consumer and "average" consumer:

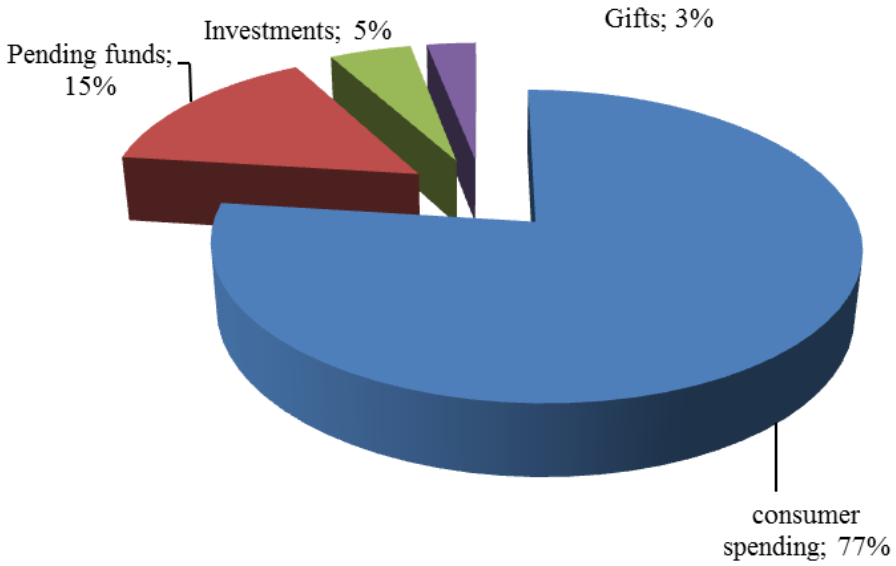

Figure 1 – Structure of expenses of Russian consumers in 2015

At the same time, structure of expenses of “average” consumer is different:

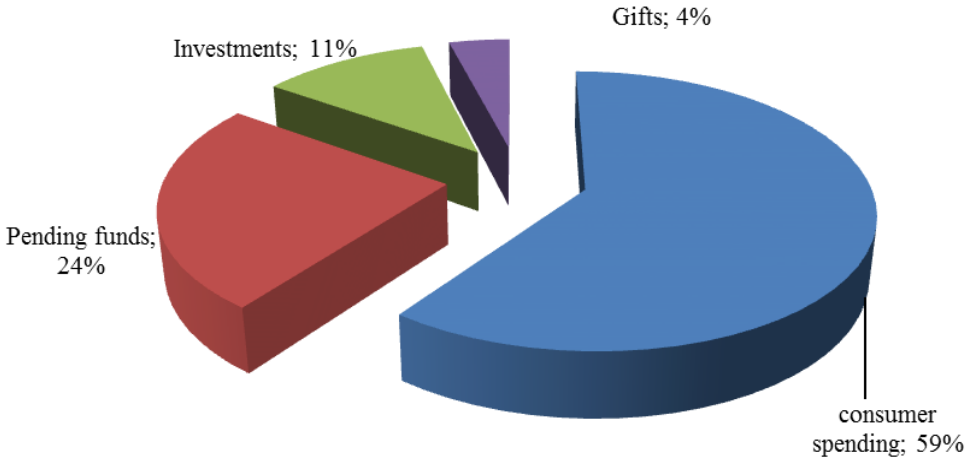

Figure 2 – Structure of expenses of average consumer in 2015

Russians spend more of their monthly revenue on consumption, on the opposite of “average” consumer. They also invest and save less. Due to economic crisis, russian customer developed a consumer’s strategy, oriented on saving money and rationalising the consumption.

In the last decades, world faced the problem of population aging. In all developed countries there is a trend of increase of share of elderly population. This problem is especially actual for the countries of Europe, where share of elderly population is more than 20% and it is hypnotized, that by 2050 it will increase up to 40%. So, in the near future, the role of elder people will change much. Trend of “Saving your health before, not to restore it after” greatly affects such markets, as food market, travel and entertainment, fitness and etc. [5].

Thus, one of the marketing tasks in modern days is to reveal these new tendencies and take them into account, when developing consumer’s markets and to offer such commodities that can respond to these trends.

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УДК 331.56

UNEMPLOYMENT IN CRISIS. METHODS THAT DECREASE UNEMPLOYMENT RATE IN DIFFERENT COUNTRIES.

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Unemployment is socio - economic phenomenon, a person who is able and willing to work yet is unable to find a job is considered unemployed. The unemployment rate measures the number of unemployed workers as a proportion of the total civilian labor force[8].

According to Russian and foreign research, economically active people can be unemployed for a number of reasons:

1. They are fired from their position and are looking for a new one;
2. Their company reduced the work force, and they are seeking a new position. This can be due to a local condition, when the company closes a plant or division, or a national condition, when the economy slows and many companies reduce their work force;
3. They have recently returned to the work force - perhaps from pregnancy or attending school - and haven't yet located a position;
4. The need for their skill set has gone down, and there are limited positions available, which may lead to unemployment until they train for a new position;
5. Technology has reduced the need for their type of position[1].

Different countries have different ways, to reduce The unemployment rate in the country in the time of crisis. The choice depends on differences in mentality, way of living, and characters of people, government attitude to unemployment. To make the differences in the situation with unemployment more evident, the comparison is presented between countries in different continents.

Unemployment in Russia today has reached 6% [4]. It is not so high in comparison with unemployment rate in the USA in 2008th crisis, when unemployment rate was 6.6%. If translate 6% into a number of people, it is about 900 000 officially registered people who do not have work. There is a list of professions that can be affected later, in 2016. These are bank officials and people in tourist and air businesses. For comparison, in 2012 2 years before the crisis, unemployment in Russia was only a little lower - 5.1%.

In Russia, most of the funds allocated for employment policy are spent on passive measures - unemployment benefits. As for active struggle against unemployment, the most effective is government policy of import substitution. As a result, a lot of new jobs are created in agriculture.

There is a different situation in the USA where, maximal unemployment rate was fixed in 2009 being 10.2%, in a time of famous global crisis, and since that time he has continued to decline.

In August 2015 the US unemployment rate was 5,1%. It made about 8 million people. Similar to the Russian Federation methods for decreasing unemployment rate are used: tax reduction SME, unemployment benefits[9].

However, US government use these methods in another priority. For example, Mr. Obama said that he bet on the scientific and technological development as a way to decrease the number of unemployed. For example, new technologies introduction leads to opening of the new factories and plants, as a result of it – new vacancies appear.

There is another method for decreasing unemployment. These are government-supported programs, where US universities and private companies work together to translate new ideas into reality, promoting job creation and making US companies more competitive.

In addition, there is a program for infrastructure modernization and the return of jobs for citizens[5].

In the European countries today an average unemployment rate is 10%. Mass unemployment in some countries has already reached such a level that it has become a decisive force in the elections.

But the situation with and attitude to unemployment differs more and more between the south and the north.

While Southern European countries are suffering from stably high unemployment rate with only slight drop since 2008, in northern Europe the situation is reverse.

In Germany, the Netherlands, Austria, Britain, the unemployment rate has been decreasing year after year since a sharp rise in 2008. Following this index the level of long-term unemployment is largely lower thanks to the flexible labor market and the effective work of social services. Opposite, in Greece, Italy, Portugal, Spain and Cyprus the unemployment rate is growing. In Cyprus, for example, in 2009 the unemployment rate is 5%, while today it is as high as 16%[3]. This increase due to the Financial crisis in 2012-2013[9].

European governments try to solve the problem of unemployment in different ways, but there are some common methods:

1. The main way is the promotion of small and family businesses. It helps people to understand that they can depend only on themselves and work for themselves;

2. The government ensures geographical mobility of the population and the labor force by providing grants and loans to move with his family from areas with excess labor force in areas with vacant seats, with a guarantee of improvement of living and, as a rule, the material conditions of life;

3. Each job seeker is provided with available information on job vacancies in the considered occupations, industries and regions of the throughout country and public data banks are established for this purpose.

Let us move to another part of the world. Unemployment rate in 2015 in Japan is as low as 3.4%. Compared with 2012, when the rate was 4.6%. unemployment rate is almost 1.5 lower.

One of the main reasons of this low unemployment rate is situation, when a firm hires a new worker - a man, and according to the life employment policy, it is prohibited to fire him before the retirement age. In a case of fired woman, most of them are not looking for work and excluded from the labor force. Beside traditional methods, new innovative ways to fight unemployment emerge. In this bottom-up approach people in different provinces try to improve the problem of unemployment by themselves. They organize a bus tour of neighboring Tokyo. The participants of the tour for three days to visit seven companies, from restaurants to metallurgical plant in need in the workforce, become familiar with their work and to offer them their services. Ministry of labor fully paid for the trip, except for expenses on food.

Ministry of labor experts believe that the unemployed, particularly in large cities, do not know that the number of jobs in the province is high enough, but for reasons of prestige, people do not seek to move outside large cities.

To compare, in good years, the situation is opposite: small provincial towns and villages experience a strong outflow of population, often labor shortages even in times of crisis.

Now let us move to another end of the world, to Africa.

Today unemployment in the Republic of South Africa is 24,9% in 2015. This index is so high because South Africa have a low investment attractiveness. The South African economy is chronically unable to create jobs for 4.5 million people. One of the reasons is a high overregulation of the labor market. According to the World Economic Forum, South

Africa occupies the 139th place among 142 countries in terms of beurocracy in the procedures for hiring and firing employees.

The South Africa government has two main strategies to decrease the unemployment rate:

The first is the promotion of tourism as the source of jobs in service and construction. The second direction is enhancing agriculture development in a country. Now South Africa is a major provider of wine, wool and fruits to global markets.

These sectors (tourism and agriculture) in South Africa can solve the problem of unemployment, because they require many workers with low qualifications. This method has already been successfully working, as the unemployment rate since 2012 when it was 25%, has been slowly decreasing[7].

In conclusion, the problem of unemployment affects every country in the world, especially in times of economic uncertainty when crises influence all spheres of life. Less unemployment rate means better economic situation for a country. In means that economy works better, more stable and the government do not need to spend more money on solving the problem of unemployment.

The comparison of the methods for decreasing unemployment rate in different countries led us to the conclusion that they are similar in different parts of the world. For example, every country pays unemployment benefits and supports those who start their own businesses. Still there are some innovative bottom-up and top-down approaches described above that can be used.

Talking about Russian unemployment, there is no high jumps or falls in the unemployment rate. This is because the Russian government pursues a flexible policy of reacting to European sanctions. Except traditional support for unemployed, the RF government conducts a policy of import substitution enhancing manufacturing of local goods, using internal resources, thus, increasing demand in labor force.

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УДК 304.4; 316.4

BRITISH PROJECTS FOR YOUTH AS A WAY OF ENGAGING INTO SOCIAL LIFE

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Britain is a one of the leading countries in terms of activity in the cultural life of youth. It is not surprising that British government and commercial organizations promotes many projects. Conventionally, projects for youth can be divided into tech-projects, money management projects, projects on socialization of the person, including social action projects, and music projects.

As for new trends in engagement of youth in social activities we should mention social action projects that are becoming more and more widespread in Britain. Social action projects are carried out by individuals or groups of people working together for the good of others and not for profit. The objective of the project is to bring about social change that will benefit an individual, communities or society. As part of the Active Citizens training programme, participants develop the skills and knowledge to help them plan and implement a social action project. They work together to deliver action that enhances community life. The project should be principled, well-planned and make use of local–global links. Projects engage with issues such as access to political participation, the environment, climate change, community cohesion, livelihoods and literacy.

Tech-projects have the big popularity in Britain. The most popular projects are “About Think Big” and “Microsoft IT Youth Hubs”.

“About Think Big” is a fund on promotion of interesting ideas in the field of IT. This fund is under the patronage of O2 and the Telefónica Foundation. Part is taken by youth aged from 13 to 25. They provide resources (300£) on tech-projects. There are many interesting and relevant projects, such as SAM Labs, where Joachim Horn creates software that helps teaching people how to use electronics and coding in an easy way.

“Microsoft IT Youth Hubs” joins 30 youth clubs across the UK providing each with a "technology makeover" and a mentor. In addition to supporting these 30 Microsoft Youth Hubs, the supplier provides training, work experience and apprenticeships for all UK Youth members around the country. A group of young people who will be taught IT management skills will run each hub. This project has existed for 5 years.

The most popular project on socialization of the person is “Starbucks Youth Action”. It supports young people in making a positive impact in their community. They work in partnership with leading charity UK Youth to provide support and funding to help under-25 year olds in employment or education to bring their social action project to life throughout England, Wales and Scotland. It is a short-term project.

Lloyds Banking Group organizes money management project – “Money for Life”. This targeted at young people in the wider Further Education, work-based learning and community learning sectors. “Money for Life” aims to improve the knowledge, confidence and skills of UK communities to help people to manage their money better. Lloyds Banking Group invested £10million in the programme from 2010 to 2015.

We would like to draw attention to music projects of Britain. British music is known all around the world and it is no wonder that Department for Culture, Media & Sport and some organizations support it. The most interesting fund is “SoCo Music Project”, which was selected by Youth Music, the national music charity, to be part of its Musical Inclusion Programme to cover Hampshire and the Isle of Wight.

“SoCo Music Project” is a not-for-profit community music organization based in Southampton. It is 8 years old and has good project results. In 2009, SoCo Music Project secured a £50,000 grant for building studios, where young people can realize their ideas in various fields of cultural life, such as music, film editing, internet radio and podcasting. “SoCo Music Project” owns and runs the SoCo Creative Hub in the Bargate Shopping Centre in Southampton, which opened in June 2010. The hub contains a stage where live music is performed, recording spaces, instruments and Apple Mac computers. This is the second site for this project. Among the most important ongoing projects, it is necessary to note Radio SoCo and Film Work. It is a great chance to develop amateur film editing and broadcasting. As a Musical Inclusion Organisation “SoCo Music Project” will be developing and promoting music making opportunities for young people and supporting emerging practitioners and delivery partners. “SoCo Music Project” got assignations from European Social Fund (ESF) in size of £ 2.000.000, from Arts Council England - £1.200.000.

Young people in Britain appreciate it and actively participate in these SoCo projects. Nowadays it is very important to give a chance to creative young people to do what they like. Nevertheless, not everyone has opportunities to make their dreams into reality. “SoCo Music Project” gives that chance to creative people to express themselves and to prove that they are worth something in this life. To get the whole picture opinions of people from different countries about “SoCo Music Project” have been estimated. There are some of them:

- Nowadays it is very important to give a chance to creative young people to do what they like. Sometimes talented people lost in crowd, because lack of opportunity to show themselves, for some of us making music or art is the way to relax, find new friends. Just giving to somebody a guitar or pencils, sometime and free space can make this person change herself and, probably, change the world.
- Such projects encourage people to go beyond their limits, to work together and permit them to get a professional look on their work. By sharing those projects with the population, everyone get involved in the creative process.
- No doubts the projects just like that help the new talents to show themselves to society. Their contribution into thriving of a new generation cannot be overpriced. The platforms assist to anyone uncover their hidden resources and tendencies, and, obviously, make them more familiar with new technologies. Learning through the game is perfect.
- So many people have talent, but lack opportunities to develop their talent. If we can find a platform to nurture the creative potential, that is great news for so many struggling artists who need this platform. Artists do struggle a lot in initial stages for the lack of proper facilitates. They have no financial backing. If given the needed opportunity, they can produce great work I am sure.
- In my opinion this project illustrates a boundless opportunities that technology can provide nowadays - it helps people and children to stay creative while most schools (especially in my country) try to stamp out every creative impulse of their students. In our world where only academic subjects are valued, it is highly important to give people the chance to try themselves in different areas, such as music, theatre, dance, etc. Our intelligence is diverse: somebody is good at mathematics or history, another lacks such abilities, but he may be the best dancer or musician, for instance.

We have analyzed views of 1000 people from Russia, Turkey, Great Britain, Brazil, Mexico, Serbia, Chile and about 20 countries. Almost all respondents have a positive attitude to this program and consider it important for young people: 98% - positive, 2% - negative. Among negative opinions, the most popular arguments are “youth” and the particular orientation of the project. However, many respondents, who have negative attitude, consider that project important for young people.

For completeness, we have interviewed some Russian students about their vision of a similar project in our country. 100% of students consider that this initiative is tempting and could be acceptable to the Russian reality. In addition, respondents think that this kind of project can be implemented in Krasnoyarsk region, because there are many talented people, who couldn't have a chance to show themselves. What is more, controlled routine is important for Russian youth due to the fact that a lot of youth are being involved in nationalists' or unreliable organizations or activities.

In the conclusion, it is necessary to note that British projects for youth are an indicator of a developed cultural policy. We hope that one day such initiatives will be implemented in our country, because this would give new input for the development of the cultural life of Russia.

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УДК 658.114.1

SMALL BUSINESS IN THE KRASNOYARSK KRAI: REGIONAL FEATURES, PROBLEMS AND WAYS OF THEIR SOLUTION

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The distinctive characteristic of Russia is the social and economic heterogeneity of its regions which leads to the considerable territorial differentiation concerning the development of small business. Small business is defined as the economic activity directed to receiving systematic profit from goods production and sale or providing services. Small firms or small enterprises, which are not formally associations, are included in a small business sphere. In Russia small and medium-sized enterprises account for about 20-22% of GDP whereas in countries with the developed market economy their share is 50% or even more. Nowadays the Krasnoyarsk Krai is considered as a territory with an advantageous geographical position, and ranks first among other regions of Russia in terms of natural resources provision. Besides, the Krasnoyarsk Krai possesses developed industrial, scientific-educational and historical-cultural complexes. Therefore, there are all prerequisites for conducting successful small business. That is important that even in present conditions of an economic crisis there is no recession in small business of the Krasnoyarsk Krai. According to the Krasnoyarsk Krai Territorial Authority of the Federal State Statistics Service, in 2015 the number of small enterprises (without microenterprises) reached 4,501 this number is 937 units more, than the number of firms registered in 2013.

Today in the Krasnoyarsk Krai the main field of business activity is trade where more than 50% of small business representatives are engaged. Besides, agriculture is actively developing. In 2016 within the state programme of the Krasnoyarsk Krai agro-industrial complex support 200 million rubles have been allocated to increase agricultural production, development of rural territories, growth of employment and improvement of living standard. Analysts forecast that in the nearest future small business in the production sphere and innovative sectors will also begin to develop very intensively.

However, the real facts testify to the opposite: growth rates of the number of registered sole proprietors remain low – annually this number increases by 4% while the number of the small enterprises which have stopped the activity increases by 11%. According to the results of the global research “Entrepreneurial climate in Russia: Index OPORA”, the Krasnoyarsk Krai is on the 23rd place that emphasizes the need to create better conditions for development of small and medium-sized business in the Krai. Today there is a number of problems which businessmen face in the Krai and it does not matter in what sphere they run their businesses. There problems are the following:

1. A difficult system of business registration due to rather difficult and complicated legislation which is often changed. At the same time businessmen do not have a possibility to be fully informed about the changes, and it is expensive to use services of professional lawyers.

2. Insufficiently transparent schemes of allocation of material support to small business.

3. The difficulties connected with licensing.

4. High tariffs of natural monopolies. In the Krasnoyarsk Krai there are rather high prices on housing and utilities services in comparison with other regions of Russia. The Krasnoyarsk Krai ranks the 39th concerning heating tariffs, the 64th concerning the tariff for

water supply services, the 72nd concerning the tariff for water disposal services and the 3rd concerning the electric power tariff.

Nowadays the Krai government has faced the need to create a favorable environment for small business. Firstly, because small business provides new workplaces. According to the data of the Krasnoyarsk Krai State Statistics Service in 2015 the average number of employees engaged in small enterprises was 129,735 people. Secondly, business pays taxes providing financial stability of the Krai and creating a steady base for its further development. At the moment in the Krai the small enterprises support policy is carried out. In June, 2015 the deputies of the Legislative Assembly of the Krasnoyarsk Krai approved the bill aimed at introducing tax holidays for businessmen who apply a simplified or patent based system of taxation (the system where tax declaration is not required to be submitted, and tax calculation is made immediately after the patent id paid), and who registered a sole proprietorship for the first time. The law was adopted in spite of the fact that this project would cause income losses equal to 67 million rubles. Besides, since January 1, 2016 the list of spheres, in which the patent system of taxation is used, has been expanded; and by estimate of the Krai authorities, more than 1,300 individual entrepreneurs applying the simplified system of taxation, and more than 400, working on the basis of a patent system will be able to use tax holidays.

In the Krasnoyarsk Krai different municipal centers of business support were opened. For example, there is Krasnoyarsk Krai Innovative and Technological Business Incubator which main objective is to support and ensure competitiveness of small enterprises which are start-ups or reestablished. In Krasnoyarsk also the Center of assistance to small and medium-sized business which employees provide interactions between the subjects of small/medium-sized business and supervisory bodied, public and local authorities of the Krasnoyarsk city. Besides, there is Krasnoyarsk Krai Agency for Small and Medium Business Support that assists businessmen at different stages of their activity: it provides guarantees when a sole proprietor receives loans in credit institutions according to the Guarantee Programme; accompanies tenders, purchases, auctions; assists in searching partners and entering interregional and foreign markets; provides support in conducting the foreign-economic activity; provides consultancy in conducting business activity; trains businessmen within the seminars of financial literacy “Start and improve your business”; and also provides financial support within a state programme “Microfinancing”.

This programme is not the only possible source of receiving financial support for small business. Businessmen of the Krai can get subsidies from the federal budget if their projects are selected by a special commission of experts. According to the data of the Krasnoyarsk Krai government, last year the sum of direct subsidizing of small and medium business in municipalities of the Krasnoyarsk Krai exceeded 270 million rubles. Moreover, businessmen often take loans in banks directly. Sberbank reports that in 2015 the 2.9 billion ruble credits were given to the subjects of small business that can be considered as an evidence of small business development in the Krasnoyarsk Krai.

Today formation of a cluster network is a promising direction for industrial complex development in the Krai. This approach is considered to be a new Krai management technology that creates great opportunities for all forms of business including small business. The use of this approach is closely connected with transition to the innovative model of economy in the Krai aimed at formation of effective interaction mechanisms between the state and business. This innovative model is intended to decrease need in state investments; increase the level of credibility between participants of a cluster concerning the use of production, financial and human capital, strengthening independence and the status of the companies entering a cluster; the competitiveness of the Krai while integrating into global production chains; acceleration of technological initiative advance of the Krai through the use of federal opportunities and tools. All these activities are to lead to formation of a new

competitive business models and consequently, can create a favorable environment for business development.

The success of business development is affected by a great number of factors, such as profitability, simplicity of management and logistics, market prospects, the level of population security and also investment in the Krai (quantity, an investment regularity, stability). The majority of above-mentioned indicators are attributed to the Krasnoyarsk Krai, but despite them, the sphere of small business does not develop quite efficiently. In order to improve a current situation the state and local authorities while providing material base for development of individual business, have also to reconsider a legal regulation in this sphere to simplify registration and licensing systems which put real obstacles for the small business development in the Krasnoyarsk Krai. Whereas small business is one of important driving forces of the Krai and country economy development.

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TECHNIQUES OF EXPRESSING THE AUTHOR'S «I» IN COLUMNS OF BRITISH NEWSPAPERS

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In journalistic theory, there are three definitions of a «column» - 1. Graphic element; 2. Heading (Rubric); 3. Genre. We will consider the column as a specific genre that is popular in British newspapers.

According to the Cambridge dictionary, column - « is a piece of writing in a newspaper or magazine, usually on a particular subject, that is always written by the same person and appears regularly. » [1] In addition, column is published on the regular place and has topical subject about social, political and cultural issues.

The actuality of studies relating to a column as a specific kind of writing is caused by an increased interest of the audience in articles with a **strong personal beginning**, that is explained by large number of blogs on the Internet.

The aim of the study is to examine and analyze columns in British newspapers since 2015 to 2016 and to define common techniques used by authors.

The British newspapers are particularly interesting for studying columns due to the «insular nature» of British journalism, where the main function of journalism is to report facts objectively with the opportunity for readers to form their own viewpoints. [2. p. 67] Therefore, articles based on opinions are distinctly separated from the news materials by definite sections: Opinion («The Times»), Voices («The independent», «The guardian»). So journalists have a rare chance to express their own thoughts and judgments (the writer's «I») about the information they give and a column is one of the best genres to do it.

The main requirements to the columnist are: his subjectivity, skills to comment, interpret and generalize facts and do it in an interesting and personal way. The individual style of author's writings can be created by common techniques of expression the author «I». We have specified and analyzed six techniques used by columnists in the newspapers: «The Times», «The Independent» and «The Guardian».

1. Citation of direct speech: «"London is great," my visitors always say, "but I wouldn't want to live here."» [3] The author Holly Baxter informs readers about exclusion of London from the top cities to visit. She reproduces the direct speech of the visitors, who think, what London is not the special place anymore. The citation in this text is a starting point for writer's reflection and commentaries on the subject of the article.

2. Biography of an author, his professional and personal experience: «One reason I abandoned my beloved North East and migrated south was a frustrating lack of job opportunities. » [3] In the same column, Holly Baxter uses her own experience to justify the reason of her judgments, relating to problems of living in London, and to make readers trust and share her personal position.

3. The use of expressive and reduced vocabulary: «Now that the **tedious, fake prelude** is over, let us get on with the In-Out referendum that this was always going to be...The Scottish referendum was **fierce** battle of identity. » [4] In this column Phillip Collins talks about the current situation of political parties in Britain, the last elections and people's opinions about their government. This technique is the best choice for columnist if he wants to give an evaluation and show his attitude to the subject; create a vivid image for some situation. Expressive vocabulary makes the column genre similar to the literary genres.

4. Segmenting a sentence into minor sentences (parcelling): «That's natural. But it's also a major reason why terrorism works. And that's why this keeps happening. **Somewhere. Every day**. » [5] The main subject of the article is terrorist attacks in Brussels. The way of segmenting used by Deborah Orr helps her to accentuate important senses of the text and makes a reader understand the danger of the attacks much deeper.

5. Humor, irony, sarcasm: «By tomorrow headlines will only say things like," Cor-Bin Laden will force pets to be Muslim", followed by an interview with 89-year-old Vera, who says: "It's not fair because my hamster's scared of burqas. That's the last time I'll vote Labour."» [6] The author of the column Mark Steel was recognized as the best columnists of the year 2015. The analyzed column is devoted to Jeremy Corbin's first days of being the leader of the Labor party. Steel describes Corbyn policy in negative and sarcastic way. Using the technique, the writer creates dangerous and terrifying image of Corbin, the author's rigid irony and sarcasm make his style individual and memorable.

6. The use of interrogative sentences and some words of expressing uncertainty (if, may, might, seem, possible): «Europe is at war against terrorism? » [5], «But **if** Corbyn gets his way it won't even be **possible** to insult the armed forces. » [6] Authors often express their position through the reasoning about the subject using interrogative sentences to make a reader reflect on the subject together with the writer and using words of expressing uncertainty to illustrate their intention to make predictions.

In conclusion one can say that the most important feature of a successful column is the writer's «I». After analyzing the columns presented in the research we have noticed that individual author's style can be realized in the techniques examined by us. These techniques are applied at the level of writer's experience, at different levels of vocabulary and syntax structures. They may be partially used in other journalism genres with the strong personal beginning (essay, commentary, review).

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УДК 81’26

THE INTERRACTION OF LANGUAGE AND MENTALITY IN ENGLISH LANGUAGE

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Language is a great part of each person’s life. It is a means of communication and interaction between humans. It is a significative of the civility. And on the other hand it’s still the way of thinking, the model view of the world first of all. Ancient Greeks used to use one particular word – “logos” in different meanings: it meant colloquial, language and as well as mind and thoughts at the same time. Great German linguist Johann Leo Weisgerber told that language is a key to the world. He believed that each language community was engaged in a process of “wording the world” by means of its mother tongue. In other words, our language is the way in which we perceive and understand our reality.

Language and logical speech skills are inherent to every personality. It’s a kind of marker of human’s mental development level. This is not surprising for the reason our language and intellection are products of our higher nervous activity – of our cerebrum. Put it in another way, it’s a demonstration of how brain works.

There is a branch of psychological science called “neurolinguistics”, which is the study of the “neural mechanisms in the human brain that control speech and changes in language processes occurring as the result of brain damage” (Alexander Luria, The main problems of neurolinguistics – M., 1975). Much work in neurolinguistics is informed by models in psycholinguistics and theoretical linguistics, and is focused on investigating how the brain can implement the processes that theoretical and psycholinguistics propose are necessary in producing and comprehending language. Neurolinguists study the physiological mechanisms by which the brain processes information related to language, and evaluate linguistic and psycholinguistic theories, using aphasiology, brain imaging, electrophysiology, and computer modeling

The great Soviet neurobiologist Alexander Romanovich Luria reveals for what reasons language has such incredible meaning for all human species in his writings (in particular, his book “Foundations of the Neuropsychology”, 1973). It can be seen on the illustration (fig.1) how basically more complex (tertiary) cortex is developing according to the transition from the great ape to man. The huge place in cerebral cortex is for such lobes, which are responsible for reception, processing and synthesis of information, and those, which take a part in generation and saving of the complex behavior and mental activity control programs. It means that organs which are responsible for the processing the information that we get from ambient (including vocal apparatus) play the most important role.

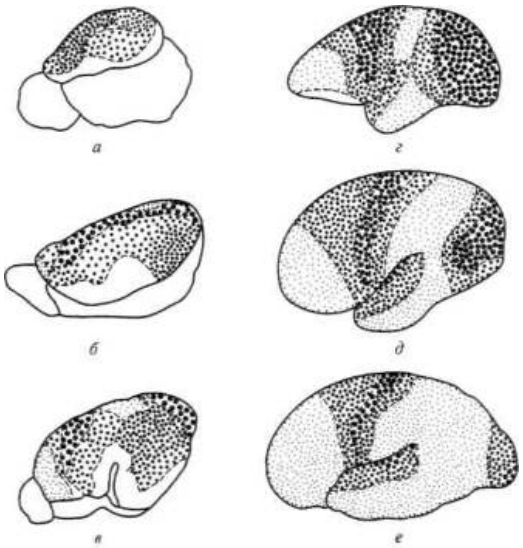

Fig. 1. Changes in relation of the primary, secondary and tertiary cortex areas during coherent evolutionary steps:
а – hedgehog's brain; б – dog's brain; в – lower ape's brain; д – great ape's brain; е – human's brain. Major dots show primary cortex areas; medium – secondary; small – tertiary.

In this way it becomes obvious that language, intellection and brain form an indissoluble bond, and every change in any of these three aspects has immediate influence on the others. Therefore language evolution is connected to the intellection and mind evolution. In its turn evolution is affected by environmental factors. For example, last century and events, which it brought due to the World War I and II and scientific and technical progress, make all humanity revise its attitude toward the whole world and separately taken person. And all of that is reflected in language.

The English language is taken as an example for the reason it is an international language. It is also one of the most common languages in the world. According to the world's language statistics, English is on the third place due to the amount of native speakers and on the first place due to the amount of secondary speakers.

Back to events of the twentieth century, which had influence on modification of English (and some other European languages), such phenomenon as "suffrage movement" in the British Women's Social and Political Union and USA can't be ignored. During the struggle for their rights and freedoms, determined by changes in political, economic and production spheres of social life, women's self-consciousness had been changing as well as attitude to their society position and language. Then appeared neologisms as a result of struggle against language sexism. There's a list of some of them: firefighter – fire*man*, police officer – police*man*, and also synonymous expressions such as chairperson, head – chair*man*, representative, member of Congress – congress*man*, people – *man*kind and others. These metamorphoses have positive purposes: to increase tolerance level and to avoid possible abuses. And next way of word formation is expressed in abbreviation.

An abbreviation is a shorted form of a word or phrase. It consists of a group of letters taken from the word or phrase. Actually abbreviation has a long history, it's used so that spelling out the whole word could be avoided to save time and space. Nowadays it spreads everywhere in phone and internet means of communication, among teenagers and youth. Within the survey polls on such popular youth resources as Tumblr, Twitter, Vine, etc. have been conducted. According to the results, each respondent between the ages of sixteen and twenty regularly uses contractions – slang abbreviations.

At first sight the reasons of using such way of word formation are obvious – it's saving of time. But more detailed study of the issue could show that it is only a tip of the iceberg.

Development of information technologies and its introduction to the masses left a mark in people's minds. A glut of information, which is very characteristically for our modern society, especially in the Internet, is the reason of formation so-called "clip mentality".

The main point of such type of mentality is that it allows quickly and efficiently switching between disparate semantic fragments. The high speed and multitasking are the result of such mentality. But there's the other side of the coin: people with clip mentality become absentminded; they cannot perceive monotone uniform information for long. This is why they tend to reduce and cut words. And it also could explain why the level of education around the world decreases. Modern generation is just unable to study according to the requirements of the present education system.

At the moment it's hard to make a precise conclusion about character of that tendency as reasons are deep inside external factors: no one can stop progress and further development of the technologies. Moreover, the human psyche (as a primordial of mind and therefore of language) is very flexible. It means that our psyche always adapts to the external factors to provide human with the most comfortable perception of the reality. That is to say that new mentality formation has rather positive character as it helps us in adaptation to the conditions, which society's development brings us, without dangerous consequences.

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УДК 336.76

EXTRAORDINARY BRITISH: GAMING AS BUSINESS

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UK residents are known for ability of invention crazy ideas and their implementation. In search of work, they are very original. Many of their ideas sounded in world news numerous times. People discussed them, laughed at them, but these ideas brought their developers huge profits and glory. For example, one person sold Grandma's jam and made his fortune at 1.2 million pounds on it. Another created a website and sell pixels to everyone for their advertising. He earned $ 1037100. Another Briton made a dating site for married couples. His company earned $ 125 million in 2013.

However, the most interesting project, which was coined by the British, is a stock exchange. Anyone can earn a lot of money, and many people can lose it. It is popular all over its work. Forex - the world currency market. It is the largest all over the world and its quantity is up to 90% of the world capital market. Its participants buy and sell currency, making deals in a split second. They are united into a single global network, where they are creating turnover of currency funds, which is several times higher than the annual GNP of all countries. In this market, money is a commodity, as the price of each currency is changing every second. This is due to the fact that the supply and demand for each currency is changed in time. The market determines the price of the currency, so its device based on floating exchange rates. The main volume of all transactions in the Forex market accounts for the following currencies: the US dollar (USD), euro (EUR), Australian dollar (AUD), Japanese yen (JPY), British pound (GBP) and Swiss franc (CHF).

Forex does not have single center and a specific place of trade; this differentiates it from the market in the traditional sense. All transactions are occurring with the help of telephone and computer devices in different banks of the world simultaneously. Participants of Forex: commercial banks, currency exchanges, central banks, firms engaged in foreign trade, investment funds, brokerage firms and private individuals.

The British invented several methods of market analysis for a successful game. Main of them are: fundamental, technical and graphic.

Fundamental analysis studies the fundamental factors impact on market participants and the level of exchange rates, that is, key indicators of macroeconomics. Thus, this analysis assesses the situation with the political, economic, financial and credit point of view. Fundamental analysis is conducted difficult: in different situations, the same factors have unequal influence. The trader will be able carry out this analysis successfully if he rightly understands the laws of the financial markets and he knows how to compare each other different events. In order to keep abreast of financial news traders are using economic calendar forex and news indicator. The first thing is necessary to know in advance when the desired news will be released and how it will affect the exchange rate. The second is a program that displays the exit time news, its importance and impact on the predicted rate of a particular currency. Fundamental analysis is used only by 10-20% of traders. Basic economic elements which are accounted with fundamental analysis:

1. The activity of the economy: gradual growth of economic performance, maximum economic growth, reduction of production and an increase of unemployment, the minimum low level of the economy.

2. Gross national product - all goods and services produced in a particular country.

3. Monetary - credit policy: its overall goal is control cash and credit resources.

Technical analysis predicts future price movements according to their past behavior. It allows you to track changes in market value and determine its next movement. Technical analysis examines only that the price moves in one direction and does not take into account the reasons for this movement.

There are some rules of technical analysis:

1. Changes in prices reflect all information. All the necessary information is in the price and trading volume, which means that the dynamics of their relationship can predict the development of the market.

2. Price movement is subject to trends. The time series is divided into intervals, during which the movement is in one direction, so the graph has smooth wave shape. Thus, the presence of three major trends of market development can be traced: uptrend (price is on the rise), the sideways trend (the price remains the same), and the downward trend (the price goes down).

3. History repeats. If you know the situation in the past, and the reaction of the participants to it, it is possible to predict the situation and the corresponding reactions in the future. Thus, studying the specific situation, it is possible to find analogues in the past and make conclusions on further development.

One of the methods of technical analysis is a mathematical prediction method. It uses a variety of mathematical formulas, calculations. With their help, we can construct indicators that identify "overbought" or "oversold" market. The mathematical method is isolated trend and flat directions. The first of them is building a middle line that crosses the graph. Assumptions about the future movement depend on the location of the relationship between this line and the time series of prices. The second direction is building a line that shows the proximity to the extreme prices. The second method of technical analysis is a cyclical method. It is based on the theory of cycles: all changes occur cyclically for day-night type. And according to these methods trading robots that help the trader decide in which direction to open the transaction are based.

Finally, the last market analysis is graphic. It is a visual examination of the graphs price movement, the construction of the lines that represent important levels, recognition of different models and configurations, resulting in the movement of the price. This analysis is very simple to use. It began to be used, when there were no computers. Therefore traders using pencils, rulers and graphs price movement on the paper.

We are giving an example, which will be a combination of all methods of analysis on a real graphic in the period from 7 to 17 March 2016. For a start, we analyze the fundamental factors. An example is shown in Figure 1.

The graph on March 10 shows strong movement, as official sources to disclose information on the promotion of Europe's economy. Thus, it became known that the ECB decided to reduce the interest rate from 0.05% to 0.00%. Another strong movement we can see on March16. A lot of news that day belonged to the US dollar. From that news, USD had not received support from the central bank of America. Thus, the EURUSD pair continued upward trend.

Next, we will make technical and graphical analyzes that include the indicator "zigzag" and the line "support and resistance".

An example is shown in Figure 2.

Fig. 1 - Fundamental Analysis

Fig. 2 - Technical and graphical analysis

Initially, knowing that the trend is to buy, we exclude sales in the strategy. On the chart for the period from 7 to 9 March, we see a tapering canal built by the indicator "zigzag", which is indicated by the line "resistance" in blue and the line "support" in red. Next, we carry out the parallel line relatively to the lines of "support and resistance" and set them on the right point indicator "zigzag". After the breakdown of one of the parallel lines we or our robot can open a deal. Closing of the transaction is on the point of reversal candlestick pattern.

We wanted to know which method is the most common and profitable, so we have interviewed 54 respondents, who are engaged in a game on the market. Some of them have been doing this for a long time, someone has come here recently. Everyone was asked: "What is the method of market analysis they use?" The results of the survey are shown in Figure 3. From our observations, those who have played in the market for a long time and it gives them a great income, they use mixed method of market analysis. They analyze the market from different sides: continuously monitor the movement of the graph, analyze the latest news of the economy, create the various robots and cost indicators.

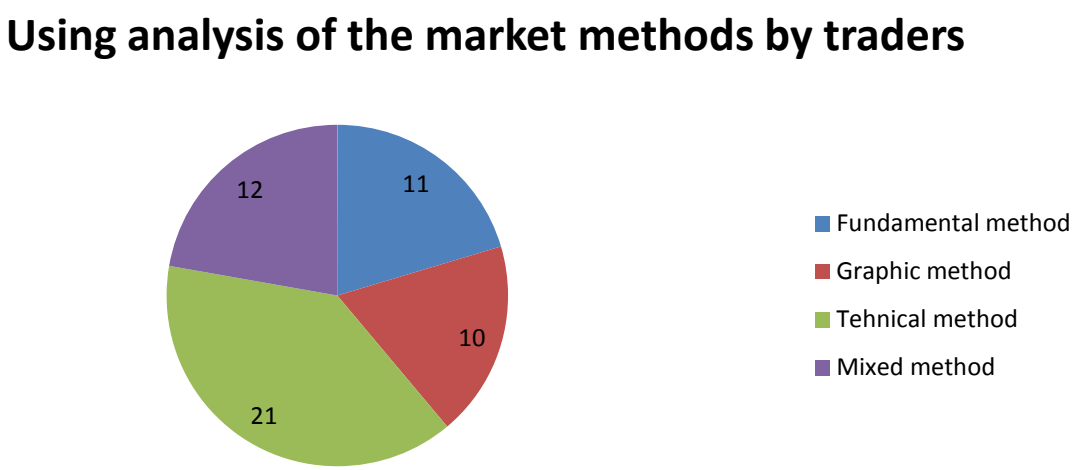

Fig. 3 - The use of market analysis techniques by traders

The figure shows that the majority of traders use technical method. It is simple and easy to use. There are indicators a lot of today. It is necessary to press a button and you can build your strategy. Other methods are less popular. Thus, the fundamental method is little known, graphical method is very labor intensive and time consuming, and mixed method is used only by experienced players.

The British are very inventive. The whole world knows about the stock market thanks to them. They have created many methods of games, enjoyed by all. Thus, the British made business out of the ordinary games and excitement. The conclusion can be drawn from the work carried out: to learn how to play in the Forex market it is not enough to have only desire. This requires a certain monetary amount, math and logic skills, ability to constantly in the center of world news, the years of training, nerves of steel and a little luck.

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BANKING CRISIS AND ISSUES OF THE ECONOMY OF CYPRUS

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Economic crisis in 2009 has shown fundamental problems of the eurozone as a union of countries with different economies, some countries have stable economies with growth potential, while the main source of income for other countries is tourism and financial services. Furthermore, the eurozone countries are united only by a single currency, but states can implement different fiscal policies, and only this had a negative impact on ability of the eurozone countries to jointly and promptly react on the coming crisis.

Greece had a problem with high public debt, according to the Eurostat, in 2007 it was 107,2 of GDP and reached maximum of 170,3 % in 2011. Greece had large expenditures on pensions and salaries of government employees. It was not enough incomes and government borrowed more and more, this has led to the situation when the country was spending big portion of revenues on interest payments on bonds. Portugal had the same problems, in period from 2007 to 2012, public debt has grown almost twice and reached 123,6 % of GDP. Unlike Greece, Irish crisis was not caused by excessive government spending, real estate market instability had provoked banking crisis, which was the main reason of the following economic crisis. Spain's also had social oriented economy with dominance of low-tech industries and negative trade balance. These factors have led to record level of unemployment and mortgage crisis, which in turn has led to a banking system failure. In Italy the value of government debt to GDP ratio was one of the highest and reached 127,0 % in 2012, industrial production has fallen to its lowest level in 11 years. Cyprus faced problems because of dominance of banking sector and financial services in its economy.

According to the IMF, 438 billion dollars were transferring from Cyprus to Russia in 2009-2011. Similarly, Cyprus was the major recipient of Russia's investments, during the same period Cyprus received more than 395 billion dollars from Russia.

Financial crisis in Cyprus was one of the most topical issues of Russian business in 2013. Cyprus faced economic problems in 2012. Firstly, economic crisis in Greece produced negative effects on the Cypriot economy, because the majority of Cypriot banks were Greek bonds holders. Under the treatment of assistance to Greece, Cypriot banks had to write-off a half of par value of Greek bonds.

In addition, Cypriot foreign debt was growing annually. According to the data of the Central Bank of Cyprus, in 2012 there was the highest annual growth of sovereign debt in percent to GDP among countries of the European Union. Country's public debt increased from 12869,3 million euro in 2011 to 15430,9 million euro in 2012, from 66 % to 79,5 % of GDP, in 2008 this indicator was 8493 million euro.

On the basis of data provided by the Central Bank of Cyprus (table 1), we can analyze development of the country's economy before the banking crisis. GDP of Cyprus, after notable growth in 2007-2008, faced not such a big decrease in 2009 as other countries during the global financial crisis, in 2009 GDP of Cyprus decreased on 1,8 %. For example, Russian GDP fell on 7,8 % in 2009. However, public debt started to rise significantly from 56,5 % of GDP in 2010 to 79,5 % of GDP in 2012. Moreover, unemployment had grown annually since 2008.

Table 1 – Dynamics of economic indicators in 2007 – 2014 (million euro), based on data of the Central Bank of Cyprus [1], [2]

Year/ Indicator	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**
Nominal GDP	17506,3	18118,9	19411,1	19486,7	19062,9	18423,1	18768,8	17327,8
Change in %	-3,4	-6,7	-0,4	2,2	3,5	-1,8	8,3	9,4
Real GDP in constant values	15007,6	15353,9	16222,9	16619,2	16575,9	16348,5	16689,4	16106,2
Change in %	-2,3	-5,4	-2,4	0,3	1,4	-2,0	3,6	4,9
Public debt	18818,6	18518,8	15430,9	12869,3	10769,7	9964,9	8493,0	9370,2
% of GDP	107,5	102,2	79,5	66,0	56,5	54,1	45,3	54,1

Negative growth rates were recording by the secondary sector of the economy (Construction, Manufacturing), as well as in the sectors of Trade, Transport and Services (Public Administration, Recreational and Cultural Activities). Growth presented by the sector of Legal & Accounting Activities.

Furthermore, increasing part of government expenditures in the structure of GDP was also a problem. Increase in government spending and growth of budget deficit had been observing since 2009 and in 2011 reached 6 %.

The banking crisis on March 2013 should be considered as a consequence of instability and economic problems mentioned above. To receive financial support from the Eurogroup, the European Commission (EC), the European Central Bank (ECB) and the International Monetary Fund (IMF), Cyprus had to reorganize two recessionary banks. This implied liquidation of the “Cyprus Popular Bank” (Laiki Bank), and provision of assistance to the “Bank of Cyprus” using deposits more than 100000 euro in volume as a source.

“Cyprus Popular Bank” (Laiki Bank) has been liquidated, its guaranteed deposits, which were less than 100000 euro, have been transferred to the “Bank of Cyprus”. Non-guaranteed deposits, which were more than 100000 euro, have been converted into reorganized bank shares, money from the deposits has been used for recapitalization of the “Bank of Cyprus”. This increased bank capitalization, but reduced shareholders proportions, among these shareholders were many Russian investors.

Table 2 – Dynamics of economic indicators in 2007 – 2014 (million euro), based on data of the Central Bank of Cyprus [1], [2]

Year/Indicator	**2014**	**2013**	**2012**	**2011**	**2010**	**2009**	**2008**	**2007**
Budget surplus	-1045,3	-327,3	-563,3	-691,9	-516,8	-578,6	656,6	1050,3
Unemployment rate	11,1	11,0	8,5	6,7	5,5	4,3	2,9	3,0
Inflation rate	-1,4	-0,40	2,40	3,30	2,40	0,30	4,70	2,37

Consequences of these measures were essential for the Cypriot economy. Firstly, a decline in the banking sector caused decrease of GDP on 6,7 % in 2013. Rate of unemployment increased and reached 11,0 % in the end of 2013. Public debt also increased significantly by 20 % from 15430,9 million euro in 2012 to 18518,8 million euro in 2013 (table 1, table 2).

More importantly, Cyprus has lost its position of one of the best offshore jurisdictions for business activities. Russian investors, who often used Cyprus as a place to keep money, were the most affected by the restrictions on movement of capital. By implementation of the anti-crisis plan, Cyprus has shown its dependence from the EU. So companies and investors no longer consider Cyprus as a reliable jurisdiction for keeping financial resources.

Some experts and researches were expecting changes in the Cypriot offshore economic model and considering resource-based economy as new model for the Cypriot economy. Earlier, offshore sector covered almost 60 % of GDP, officials argued that developing of energy industry may be perspective, the Ministry of Trade of Cyprus was estimating gas and other hydrocarbon compounds reserves in the shelf area on 300,5 trillion euro.

Despite the all positive predictions, in 2014 GDP of Cyprus in the current values reached 17506,3 million euro, by comparison, in 2013 it was 18118,9 million euro – 3,4 % decline in 2014. In 2012 GDP was 19411,1 million euro. Unemployment increased from 8,5 % in 2012 to 11,1% in 2014. Public debt increased from 79,5 % of GDP in 2012 to 102,2 % in 2013 and 107,5 % in 2014 (table 1, table 2).

Cyprus became the first and so far the only country in the eurozone, which imposed capital control when its banking system faced challenges in 2013 and depositors began to rapidly withdraw money. Cyprus had to write-off up to 80 % of funds on accounts of the major depositors of Cypriot banks to get 10 billion euro financial support from the European Union.

Restrictions on the movement of capital had imposed within the country, which have been removed in May 2014. At the same time, mandatory approval from the Ministry of Finance of Cyprus on large money transfers abroad by commercial organizations, as well as private individuals, if the transfer amount exceeds 10000 dollars, has been canceled.

According to the Central Bank of Cyprus, at the end of March 2015, 46,8 billion euro were on deposits in Cypriot banks. However, before the crisis, in December 2012, this amount was 70,2 billion euro (table 3).

Cancellation of restrictions on the movement of capital quickly caused change in the volume of funds placed on deposits in Cypriot banks. Many investors decided to withdraw money from their deposits as soon as it became possible, as Cyprus has lost credibility after adoption of the bank deposit levy.

Table 3 – Total deposits and Loans given by Cypriot banks in 2007-2015 (billion euro) [3]

Date/Indicator	**Mar. 2015**	**Dec. 2014**	**Dec. 2013**	**Dec. 2012**	**Dec. 2011**	**Dec. 2010**	**Dec. 2009**	**Dec. 2008**	**Dec. 2007**
Deposits	46,8	46,1	47,0	70,2	69,3	70,0	58,2	56,0	52,5
Change in %	+1,5	-1,9	-33,0	+1,3	-1,0	+20,3	+3,9	+6,7	+7,1
Loans	64,2	61,6	63,6	72,5	68,5	61,5	57,9	54,4	41,0
Change in %	+4,2	-3,1	-12,3	+5,8	+11,4	+6,2	+6,4	+32,7	+15,5

In addition, Cypriot banks have to restructure non-performing loans and it may require considerable time. This follows from the actual data of the Central Bank of Cyprus, prepared in accordance with the new methodology, this data shows that in two years since the start of the crisis banks have been able to restructure less than a quarter of problem and uncollectible debts.

Lowering non-performing loans will allow new credit to be extended to support economic growth. Recently adopted legislation on foreclosures will provide creditors with a

credible threat against strategic defaulters – borrowers, who can pay, but decide not to – and will help restore a solid payment culture in the country. The foreclosure law needs to be complemented by a reform of the personal and corporate insolvency framework, allowing debtors to either restructure their loans or, for those who truly cannot pay, to write it off. The combination of the two sets of measures will encourage banks and borrowers to move towards speedier solutions, which, in turn, will free up capital for new lending and support growth [4].

In March 2015 volume of given loans was 64,2 billion euro. Before the crisis, in 2007, volume of loans had been growing rapidly each year and in 2012 reached its maximum 72,5 billion euro.

According to the Central Bank of Cyprus, proportion of non-performing loans in total loan portfolio reached 47,8 % at the end of 2014, or 29,5 from 61,6 billion euro. And only 22,48 % from 29,5 billion euro has already restructured by banks. Level of restructuring loans for individual customers was 22,82 % from total amount of non-performing loans.

Loans for corporate customers are also troubled. By the end of 2014, banks have accumulated loans on 23,6 billion euro, more than half of them (58 %, or 13,7 billion euro) recognized as troubled. Level of restructuring reached only 28,6 %, but amount of write-downs exceeded 31 % of the amount of problem debts of corporate customers, that in absolute terms means a loss of 4,28 billion euro.

We can evaluate the scale of a problem with application of industry analysis. For example, loans given to construction companies reached 6,6 billion euro, 78 % of them (5,1 billion euro) are non-performing. However, banks already have wrote-off only 1,5 billion euro, so the rest of the problem debts requires restructuring or in the worst case should be assigned to losses in the current year.

Thus, the total amount of loans to be written-off as uncollectible debts at the end of 2014 was 9 billion euro, or 32,9 % of the total amount of given loans. According to the opinion of the IMF, in order to achieve recovery of banking system and average European level of write-downs, Cypriot banks will have to write-off of up to 50 % of the outstanding amount. That is to accept losses in amount of 4,5 billion euro. The best way is to try to restructure more non-performing loans.

To conclude, our analysis defined causes of the Cypriot banking crisis, which primarily caused by significant amounts of problem loans and losses on Greek bonds. To settle the banking system and to obtain financial assistance from the IMF and the EU, Cyprus had to restructure its two largest banks, and also convert non-guaranteed deposits in these banks into the shares of a new bank. These actions led to stabilization of the banking system of Cyprus, however, also to losses of depositors funds. Cyprus definitely lost investors' confidence after implementation of these measures. In addition, number of clients and value of deposits declined, GDP shrank, unemployment rose. However, non-performing loans remained and banks will have to write-off these debts if they will be not restructured. Therefore, it is early to expect full recovery and normalization of the economy of Cyprus.

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УДК 321.7

THE CORRESPONDENCE BETWEEN DEMOCRACY AND CAPITALISM: WILL DEMOCRACY BE EATEN BY CAPITALISM?

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Modern world tend to make a colossal mistake taking democracy for granted. We see democracy not as the most fragile of flowers that it really is, but we see it as if it was inseparable part of our society. We tend to think of it as an intransigent given. We mistakenly believe that capitalism begets inevitably democracy. Let's examine if it does. Singapore's Lee Kuan Yew and Chinese Communist Party have demonstrated that it is perfectly possible to have a flourishing capitalism, spectacular growth, while politics remains democracy-free (diagram 1).

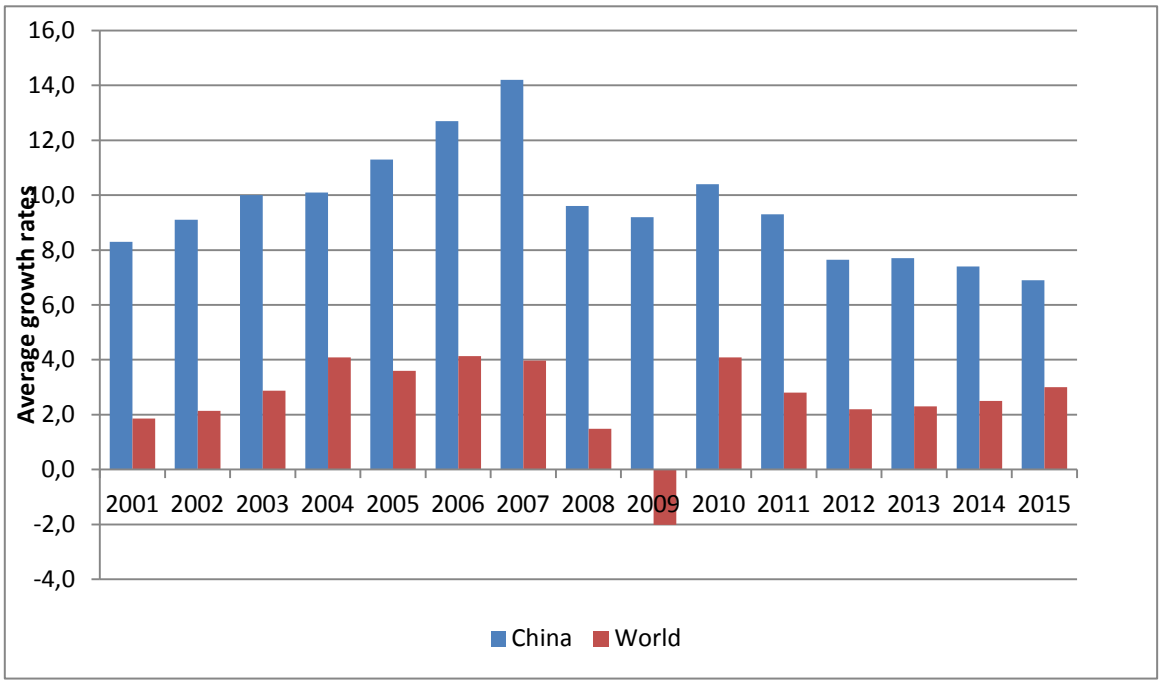

Diagram 1 - Average growth rates of China and the world

It is also worth pointing out that there is such a thing as twin peaks paradox. One peak is a mountain of debts that has been casting a long shadow over the whole world. We all recognize the mountain of debts. But few people recognize its twin. A mountain of idle cash belonging to rich savers and corporations which are too terrified to invest it into the productive activities capable of generating the incomes which can eliminate the mountain of debts.

For instance, not taking Russia, over the last three months of 2015, in the United States, in Britain and in the Eurozone, people have invested, collectively, 3.4 trillion dollars on all the wealth-producing goods -- things like industrial plants, machinery, office blocks, etc. $3.4 trillion comparing to the $5.1 trillion that has been slushing around in the same countries, in our financial institutions, doing absolutely nothing during the same period except inflating stock exchanges and increasing house prices (diagram 2). So the mountain of debt and the mountain of idle cash form twin peaks, failing to cancel each other out through the normal operation of the markets.

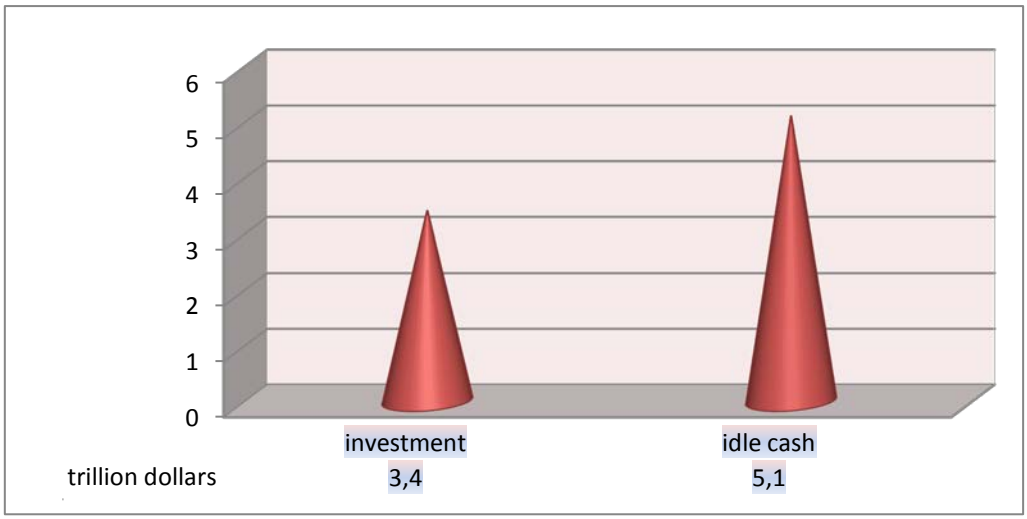

Diagram 2 – "Twin Peaks"

The result is stagnant wages and unemployment. And consequently, low aggregate demand, which in a never-ending cycle, reinforces the pessimism of the investors, who, fearing this low demand, reproduce it by not investing. This is the disadvantage of capitalism – its wastefulness. It is supposed that all this idle cash is better to be energized to improve lives, to develop human talents, and indeed to finance all these technologies, green technologies, which are absolutely essential for saving our planet.

So might the democracy be the answer. Aristotle defined democracy as the constitution in which the free and the poor, being in the majority, control government. It was not presentative, but "face to face" democracy. Although Athenian democracy excluded too many - women, migrants and, of course, the slaves. But it would be a mistake to dismiss the significance of ancient Athenian democracy on the basis of those who was excluded.

What was more pertinent, and continues to be so about ancient Athenian democracy, was the inclusion of the working poor, who not only acquired the right to free speech, but more importantly they acquired the rights to political judgments that were afforded equal weight in the decision-making concerning matters of state. Power to the people, especially the poor majority, remained its guiding principle. However, Athenian democracy didn't last long. Indeed, our democracies today do not have their roots back to ancient Athens. They have their roots back to the Magna Carta Libertatum, to the 1688 Glorious Revolution, indeed to the American constitution. Whereas Athenian democracy was focusing on the masterless citizen and empowering the working poor, our liberal democracies are founded on the Magna Carta tradition, which was, after all, a charter for masters. And indeed, our liberal democracy surfaced only when it was possible to separate fully the political sphere from the economic sphere, so as to confine the democratic process fully in the political sphere, leaving the economic sphere -- the corporate world -- as a democracy-free zone.

In our democracies today, this separation of the economic from the political sphere gave rise to an inexorable struggle between them, with the economic sphere colonizing the political sphere. One can be in government today and not in power, power has migrated from the political to the economic zone.

Actually, the economic sphere has been colonizing and cannibalizing the political sphere to such an extent that it is undermining itself, causing economic crises. Corporate power is increasing, political goods are mutating, aggregate demand is falling and CEOs of corporations are too scared to invest the cash of their corporations. So, the more capitalism

succeeds in taking the demos out of democracy, the taller the twin peaks and the greater the waste of human resources and humanity's wealth are.

Obviously, if this is right, we must reunite the political and economic spheres and better do it with a demos taking control, like in ancient Athens without the exclusion of the slaves or women and migrants. And it is not an original idea. The Marxism had that idea 100 years ago, though it didn't work well. The lesson that we may learn from the Soviet debacle is that only by a miracle will the working poor be reempowered, as they were in ancient Athens, without creating new forms of brutality and waste.

Yet there is a solution: to eliminate the working poor. Capitalism is doing it by replacing low-wage workers with automata, androids, robots. The problem is that as long as the economic and the political spheres are separate, automation makes the twin peaks taller, the waste higher and the social conflicts deeper. So we had better reunite economic and political zones by democratizing the reunified sphere, otherwise we end up with a surveillance-mad. Thus, the technological innovations spawning by capitalism bring up another question: whether capitalism will be succeeded by dystopia with machines conquered everything and everyone or by a society where machines serve the humans.

Let's turn to some practical terms. At the level of the enterprise, imagine a capital market, where you earn capital as you work, and where your capital follows you from one job to another, from one company to another. Moreover, the company - whichever one you happen to work at the definite time - is solely owned by those who happen to work in it at that moment. Then all the income is gained from capital, from profits, and the very concept of wage labor becomes obsolete. No more separation between those who own but do not work in the company and those who work but do not own the company; no more tug-of-war between capital and labor; no great gap between investment and saving.

At the level of the global political economy, imagine for a moment that our national currencies have a free-floating exchange rate, with a universal, global, digital currency, one that is issued by the International Monetary Fund in behalf of all humanity. Then all international trade is denominated in that currency, with every government agreeing to pay into a common fund a sum of mentioned currency proportional to the country's trade deficit, or to a country's trade surplus. And imagine that that fund is utilized to invest in green technologies, especially in parts of the world where investment funding is scant.

This is not a new idea as well. It is exactly what was effectively proposed by John Keynes in 1944 at the Bretton Woods Conference. The problem is that back then, we didn't have the technology to implement it. Now we do, especially in the context of the reunified political-economic sphere.

The concept that I am describing to you is simultaneously libertarian, since it prioritizes empowered individuals, Marxist, since it is supposed to confined the division between capital and labor, and Keynesian, global Keynesian. But above all else, it is a world in which we are able to imagine an authentic democracy. May such a world exist? The answer lies in the political choice that we shall make collectively. It is our choice, and we'd better make it democratically.

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УДК 811.111

COWORKING – A NEW TREND

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Nowadays job searching is a very difficult process. The reason of this - a place of work. Nine-to-five job, shift work or even flexy-time job can give you well-designed work environment and collaborative space but it deprives your personal freedom and independence. On the other hand, people can work at home via the Internet, but this kind of employment has its drawbacks as well. People lack for the real communication that can have negative effect on their psychological state thus cripple productivity. Therefore, "the golden mean" has been found recently – coworking (CW). CW - is the brainchild of the modern age of computerization and information.

In 2005 young programmer, Brad Neuberg got tired of a lack of communication and low productivity. He decided to rent a small room in the office building and suggested his supporters to use this office for their work as well. To implement the idea of collaborative space Brad Neuberg offered working place, free Wi-Fi, break for meditation, common lunch and common bike ride in exchange for a small monthly fee. He called it as “Coworking” to describe a physical space, where he and other programmers were working. CW is the labour community of people where people of different professions (mainly creative professions) are working on their projects. They have full freedom on the one hand, but feel strong sense of identity with the community on the other. The main feature of CW is its internal atmosphere. The “mood” of CW is created by the facilities and communication. Firstly, such standard facilities as minimarket, bathroom, restroom and etc. can be offered for co-workers. Secondly, the co-workers are welcomed with their new ideas, new knowledge to improve this union. As a result, we can observe fast spreading of CW idea in the world. It is a global phenomenon. Therefore, I would like to focus on the influence of CW on economy, as, in my opinion, CW will be able to become a new basis for development of global economy.

Theoretical framework

Generally, nowadays CW has become a global phenomenon. For 9 years CW has been spreading within more than 81 countries. According to forecast, the number of global CW facilities basically has been doubling in number each year. The USA is the leader in this sphere. The forecast expects to see 12,000 global CW spaces operating in 2018. [1] The table №1 can display the CW spread in the world. It shows that all countries-leaders with the developed economy have already included such method of work in its market. Ultimately, it can be concluded that the number of CW is connected with the freedom of the economy. This situation is reflected in the new law: **the freer the economy the more CW.**

Table №1 – CW in the world [2]

USA	781
Germany	230
Spain	199
UK	154
Japan	129
France	121
Brazil	95

A previous research [3] presents certain advantages and disadvantages of CW:

1. **Avoid guilt.** Working in a coffee shop or café usually causes you to feel the need to purchase something. In a coworking space, you can use all the Wi-Fi you want without the guilt.

2. **Build Your Client Base.** Those who cowork come from a diverse group of businesses. Therefore, you might provide a service that the person next to you needs and vice versa.

3. **Professional Environment.** Having a space committed to work and only to work can be valuable. It is useful for productivity.

4. **Build a Network.** In business, it's not what you know it's who you know. You could be sharing a desk with a future investor, mentor or business partner. There is a lot of networking potential when you surround yourself with people.

5. **Legitimize Your Operation.** For businesspeople or startupers CWs offer the meeting (conference) room. You increase your legitimacy by hosting a meeting in a place like this as opposed to a coffee shop or your kitchen counter.

6. **Find A Niche.** There are units dedicated to female entrepreneurs, medical, government contracting and more.

7. **Knowledge At Your Fingertips.** Most coworking spaces host events and seminars focused on a variety of different topics.

8. **Save Money!** The low price is considered to be the main plus of CW. Many freelancers do not have opportunity to rent office for work, and therefore low price is very attractive for them. According to statistics the average monthly cost of a flexible desk is about 5000-11000 roubles in the Russia. [5] To have your own office it is over double the cost.

9. **Comfort.** Nowadays, some CWs have sleeping place. It is new milestone in development of this service. Moreover, CW gives the choice for customers. The co-workers can cook at the CW kitchen or use the service of the minimarket. Also, some of the advanced CWs have sport gym and bathroom.

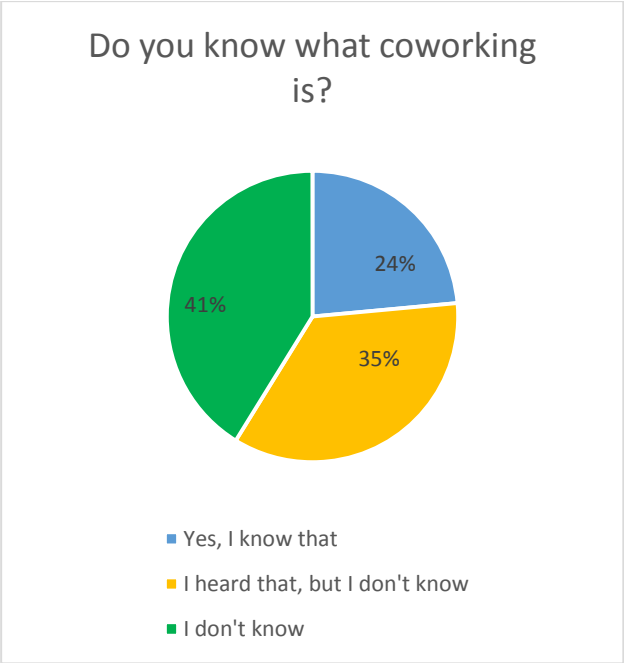
On the other hand, some weaknesses of CW were noticed as well. Mainly it is noise inside CW. It is the reverse side of pluralism of opinions. Moreover, the behaviour of some co-workers is difficult to control. Also, CWs hold education, cultural and social events (positive tips) though on it can distract others from their work.

Methodology

The certain scientific research was being carried on during two-month period (February and March 2016). 17 second-year students (14-07, SFU IUBPE) were interviewed. The face-to-face and online interviews were analyzed. In addition to this, the Internet sites and the other sources were used to comprise the information, related to the theme. Besides, I interviewed Kirill Chernov, the founder of the first coworking in Siberian Federal University, called «Shishka», on the point to find out his opinion about advantages and disadvantages of coworking. What is more, I used the statistics of coworking spreading by the other countries of the world. Finally, I summarized the information of the coworking in order to understand the information about coworking better and for creating a new classification of coworking.

Results

Firstly, the analysis of the survey answers of the respondents (14-07 group) proves the fact that CW can be considered as a new phenomenon for Russia labour market, and it just has started its penetrating in it.



Pie Chart №1- interview of 14-07 group

It can be seen from the Pie chart №1 that 41% of the participants have never heard about CW, 35% - have heard about CW, but do not know exact meaning of it and only 24% - know some facts about this phenomenon. So, as the result, we should mention that the awareness if this phenomenon is rather low.

Secondly, the results of the interview with Kirill Chernov, the founder of first CW in Siberian Federal University, added to CW understanding. From his point of view, every CW has its own style, features and type. Coworking «Shishka» is educational club where you can see many developing seminars and other educational events. Besides, Kirill suggested an idea of «Perfect Coworking»: the cottage, which has all necessary facilities, such as bathroom, kitchen, sleeping space and, of course, working place. It will allow to create home atmosphere. However, Kirill pointed out the important minus of CW. It is a human's factor. Co-workers are people with different character and temper, the behaviour of some of them can be disturbing for the others, so this can lead to negative atmosphere in CW.

Thirdly, nowadays, many technical companies-giants of the USA's market use this model in the labour community of people. As for Russia, only International Financial Group «Sberbank» has already created the department, which is using this model. However, in general the awareness on CW in Russia is low. However, Russian State understand this situation therefore Russian Government has issued the law to establish new type of CW for developing of entrepreneurship and now many experts believe that CW is one of anti-crisis measures. [6] What is more, by American statistics, 40% of America's workforce will have become freelancers by 2020. [7] Consequently, only CW will get this workforce and it will let expand the number of CW. In my opinion, expansion of CW in Russia is the question of time because it will help to Russian economy to fight unemployment.

Fourthly, the USA is leader of number CW in the world. As a rule, any market of the property occupies a large sector of the economy. Market of the property includes CW and by statistics, market of CW is growing with double pace every year. So, the largest company of American market «We work» had profit in 2014 year about 790 million USD. [4] And detailed statistics you can see in the Table №2.

Table №2 - Funds Raised by Coworking Spaces in Recent Months

Country	**Name of CW**	**Amount raised within the last year**
USA	We Work	790 Million USD
USA	NeueHouse	16 Million USD
USA	AlleyNYC	25 Million USD
USA	Galvanize	18 Million USD
USA	Cove	2.8 Million USD
USA	Uber Offices	14 Million USD
France	Remix	1 Million Euro
Italy	Talent Garden	1 Million Euro
Singapore	HUB Singapore	1.1 Million USD

I summarized the information about the types of CW and formed a new Classification of coworking's types. This information is showed in the Table №3.

Table №3 - Classification of coworking's types

Name of type	Characteristic
Educational	Main goal of CW are self-education and self-development of his members. There are many educational events and lessons
Entertaining (time-coffee)	Somebody wants to relax. Special for them there is much music
Thematic	This CW serves as a platform for discussion by different question and topics. For example, it can be political or economic club.
Forms of property	Every CW differs by types of building. There are office, apartment, hotel, hostel and etc.
Professional	Many technology companies use this model of CW for brainstorm. Because the atmosphere of CW lets work more productivity.
State	This CW has goal to improve economy. For example, it can be one of types developing of entrepreneurship.
Mixed	Symbiosis of the above types.

Having based on the results of the prior research, and the analysis of the answers, received as the result of the survey (14-07 group) and the interview (Kirill Chernov) and generalized information from internet sources I can confirm that CW has the big future in Russia in the first place for our economy. According to the results of my scientific research, I has concluded that CW would be able to perform three main economic roles:

Firstly, *CW as a new rational model of organization*. If you look at advantages of CW, you will understand that CW is a powerhouse of productivity.

Secondly, *CW as a method of combating unemployment*.

Thirdly, *CW as a type of business*. We can speak that market of CW has big potential for development.

Finally, I can suppose that CW has a big future in Russia, and in my opinion, CW will give new opportunity for growing to our economy.

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УДК 316.454.5

COMMUNICATION PROBLEMS IN ORGANIZATION

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In the activity of any organization not the least of the factors is the system of the working communications, which imply the connection between the employees inside the organization and with the objects outside it by changing information. The effectiveness of the organization depends on how faultless and correct this system is functioning. Thus, the aim of this work is to scrutinize the problems of communication in the organization and to search the ways of solving them.

First of all it is necessary to understand the notions of communication in the organization. The widespread notion of communication is more often the informative exchange between people, their groups and organizations. The purpose of this informative exchange, as a rule, is to provide the exact understanding of the information.

There are several classifications of organizing communications. They are divided into internal, inside the organization between employees and subdivisions, and external, which appear outside the organization between the employees and the outer world: consumers, suppliers and competitors.

Internal communications are divided into vertical and horizontal. Vertical are the communications between subdivisions of different levels, horizontal are the communications between the employees of the same level. The communication also can be divided into formal and informal. Formal communications are directly determined by the structure of the organization, its leading functional aims and tasks. The formal transmission of the information is realized with the help of standardizing form, which include information.

Informal communications are the contacts, which are realized out and apart from the formal communications. They can be informal contacts between the ordinary employees of the organization, between different managers or the contacts between the management and subordinates.

Inside any organization there exist some obstacles, which make the informative exchange rather difficult. It, in its turn, affects the results of the organization's activity such obstacles are called communicative barriers. The presence or absence of these or those communicative barriers can increase or decrease the effectiveness of the work. Communicative barriers met in organization are divided into individual and organizational.

Individual barriers depend on the peculiarities of each person taking part in the process of communication and their differences. This kind of barriers comes mainly from the different level of the employees' competence and education, lack of correspondence of their income, age and some other social-demographical indices. The subjective appraisal, differences in personal perceptions, the habits of communication and culture as well belong to this kind of barriers.

Organizational barriers, in its turn, are connected with the factors belonging to the organization at large. First of all, it is the problem of different statues and different levels of authority, and also the differences of aims and needs of the departments. The problems of non-effectively organized system of formal communication or its absence at all.

The following obstacles in organizational communications are distinguished:

– Distortion of the information. This problem is in the fact that the sense of information which is moving inside the organization upwards and downwards is distorted to some extent. Such distortion can be due to, for example, the difficulties in interpersonal

contacts or the conscious changing of information by a manager who does not agree with this information.

– Filtration. This problem arises as a result of filtration of the information with purpose to speed up its movement and the wish to make this information clear. In connection with this problem the information must be summarized and simplified. The managers have to find out which information must be sifted and which must be sent. In each level of management 30-50% of information is over filtered.

– Different statuses. Information sent upwards is distorted because of these different statuses of organizational levels. It often happens that the lower levels of management try to supply the top management with only agreeable information because the subordinates are eager to get an approval from their top manager. The cause why information is getting worse may be in the lack of middle managers' attention to the information of their subordinates. Among these reasons can be the fear of punishment, the feeling of uselessness to be informed.

– Informational overloading. The manager preoccupied with the treatment of the received information and the necessity to support the information exchange is often not capable to react on the whole information effectively. He or she has to ignore the less important information and leave the reports, which seem more important from his or her point of view. It's a pity but each person understands the importance differently.

– An unsatisfactory structure of the organization. If the structure of the organization is poorly thought-out, the possibilities of the top manager to plan and to achieve good results in realization of the raised aims are getting narrowed. In the organization with multi-leveled management the possibility of losing or distorting the initial information is fairly high because it can be filtered and corrected in each level of management.

It is especially worth raising the problem of formal communications. One of the consequences of the illiterate building of the system of formal communications and underestimation of the informal communications is the appearance of the rumors, which play the negative role in the attitude of the employees to their own organization.

Rumors play the negative role only when the official channels of the organization give inopportune or insufficient information on the stirring questions. Then the process of fulfilling the informative space with rumors begins because it appears to be the only one way to satisfy the stuff's requirement in the information. However, the rumors can distort the information because they don't reflect the clear structure of the organization, the distribution of responsibility and accounts.

Informal communications play the role of an addition to the formal system of communication. The correct management of the informal communication can lead to rising of the effectiveness of the communicative process in the whole.

Thus, the process of communications in the organization becomes complicated with some problems, connected both with the interpersonal relationship between people and with the structure of the enterprise as well. In this connection the enterprise has to work out the measures to fight the communicative problems.

To solve these in the organization the following measures can be taken. Firstly, for the following improvement of the informal communications and the system of communication as whole we recommend to conduct the regular contacts of the top managers with the employees in the informal atmosphere, which can create the favourable conditions for cooperation and further positive transformations.

Secondly, conducting different arrangement directed to better acquaintance of the divisions with the specific activity of each other. It can help to decrease the gap in understanding between these divisions, to achieve full concentration on the general organizational aims, not on the local interests of each division.

Thirdly, it is necessary to work on the channels of feedback connections. They are just responsible for delivering the information to the top management about the degree of understanding and fulfilling of this or that task by their employees. They reflect the degree of the stuff's interest in the process of management and can serve as a source of new ideas from all hierarchical levels of organization upwards. Moreover, the feedback can exist both in the form of the direct communication and as, for example, a system of gathering suggestions.

Fourthly, it is necessary to follow the increasing level of the communicative competence of the employees. It is a definite level of formed personal characteristics, knowledge, personal and professional experience of communication of a person, which help achieve the successful communication. The development of skills in communication of employees can be achieved by conducting different arrangements, for example, group trainings or seminars.

And at last the fifth thing that can be done to improve communication is to apply to the modern informative technologies. Modernization of the system of the electronic documents turnover. Active usage of the corporative net, exchange of the information through the electronic mail. All these will allow to connect the divisions of the organization which are far away from each other, for example, in different cities or countries.

Thus, we can make a conclusion that communications are the important connecting link between the top management and the subordinates, different employees and divisions of the organization. If there are some communicative problems on any level and in any sphere of the organization activity the work of the whole organization will suffer very much. Because of that the manager must realize the necessity of a purposeful influence upon the communicative processes with the aim of realization of the long-term plans of the organization.

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УДК 330

THE INFLUENCE OF INNOVATION: BRITISH CASE

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Improving of innovations is one of the most important factors in the development of the every state economy. The purpose of my work is to consider in detail how the promotion of innovations influence the economy of the country and their role in globalization as exemplified by Britain.

Economy is a part of the material culture, and its development depends on the practical application of new ideas and discoveries. So, innovation is the driving force of development of social production. They lie at the heart of scientific and technological progress, which represents a continuous and uneven process of emergence and implementation of new scientific and technical ideas, which lead to qualitatively new changes in society. One of these processes is globalization. It can be said that globalization is innovative process, which is based on innovation and which in the course of its development transforms the socio-cultural environment.

Modern economic growth is characterized by the leading role of scientific and technical progress covering all countries in the world. Innovation as the foundation of scientific and technical progress determines the competitive advantages of business and the country on the whole. Though, the scientist Richard Gordon said that the globalization of innovation does not mean the competition between states. Obviously, it is hamper process of state's influence on the profit from innovation, but does not keep the state from attempts to regulate events. At the same time, Gordon believes that the government could be more successful if it cooperated and did not compete. It is noted that States cooperate even if they compete to occupy certain economic niche. The term "innovation" is interpreted as an organic set of results, processes and effects, connected with the creation and extension of innovations in various activities, enhancing the socio-economic efficiency and the formation of a sustainable development of society.

Consider the example of innovation at UK. British scientists received more Nobel Prizes than any other country in the world except the United States. In the UK they account for 4.5% of all research in the world. The Government is constantly investing in the development of science and technology. In economic theory it is still going debate about which phase of the cyclical development of the economy is the most favorable for the realization, introduction and development of innovations. A widespread point of view is opinion according to which the innovations usually are introduced in times of crisis. At the same time, in favorable economic conditions, according to this point of view, companies tend to put off new projects because there is no economic incentive to employ them.

World practice largely confirms the correctness of selected views. Economic crises, recession and depression overcome in many countries including Britain, with help of the introduction of innovation to create new production capacity, the development of which provide a transition to economic growth. So, by the middle of 2013 the British economy could not fully overcome the consequences of the financial and economic crisis. In these circumstances, the government wanted to stabilize the financial and increasingly resorted to stimulate economic growth. At the same time, the awareness that the solution of problems facing the country is impossible without modernization of the structure of the economy and innovation grew stronger.

Consider the mechanism of the structural transformation of the economy caused by innovation. The growth of per capita income is a result of the rapid growth of productivity. Higher incomes lead to changes in consumption patterns. As a reaction to the new needs, the relevant innovations being implemented, as a result structure of employment changes. Also, the price structure is changed from the appearance on the market of new, high quality product that competes with traditional goods. The emergence of innovation leads to a change in the role of different industries and enterprises to meet the needs. The old needs disappear, and the new more efficient industries appear.

Innovations have a complex effect, both quantitative and qualitative parameters of economic growth. The impact of innovation on economic growth is manifested as a result of increased productivity and capital. The high quality of economic growth suggests the prevalence in the structure of innovation factor, having embodiment in the form of new products, services, technologies and forms of organization, management, changes in the labor force. Such factors of economy growth as the development of entrepreneurial initiative in the sphere of the market, scientific, technical, organizational and economic activity increased competition between companies of different countries prevail.

In Britain there are such industries as the production of telecommunications equipment, the British company “Fly” producing phones and tablets, automotive industry (Bentley, Jaguar, Land Rover, Rolls-Royce). At Oxford University recently a new invention has been tested. It was called "robomobil". This is a car that can ride by their own without human control. This car-robot was developed following the example of the Wildcat SUV, and its invention cost two million pounds sterling. Metallurgy (British steel), etc. is developing rapidly too. Innovations have a significant impact on the service sector. Technology and organization of services are changed. A good example is the banks in Britain and worldwide. Now they make the transition from the classical model of customer service to remote banking model. This gives advantages such as saving time, round the clock access to banking services, the simplification of account monitoring procedures. Quality of health and education services in Britain improves through modern equipment that shows influence of innovations. People have more opportunities because of the fact that the information structure does not stop to improve and offer new ways of access to different information. Innovative activities influence the availability of quality health services. In Britain there is the system NHS (National Health Service). It is financed by taxes. Any person who works in the UK legally, may use the services of this system. In this system there is a general practitioner. This is your personal physician, who has always been you, whether you have a cough or headache. It should be one person who knows all about the patient. Innovations help preserve and restore cultural heritage, for example the newest methods of restoration of paintings, sculptures, buildings, colorization of old black and white movies, etc. Innovative progress does not leave without attention the environment too. Many companies in Britain aim to produce products from environmentally raw. Now popular form of transport is an electric car that does not pollute the environment, and there are many similar examples.

We can highlight the following positive aspects of the impact of globalization of innovation on the economy:

1. Under the influence of the innovative progress the economy structure changes due to the release of the resource and because of the increased efficiency of their use. Some of the resources that have been used on less efficient production is redistributed to other, advanced, field of activity. Innovations are the reason for the emergence of new industries and sectors and the gradual extinction of others.

2. There is significant impact of innovation on economic institutional mechanisms. Innovations change the economic organization of society too. There are new elements in the spectrum of the basic economic structure, the content of the interaction

between them transform. There is a shift in the structure and implementation of various forms of ownership. Management technologies develop. Vertical effects are supplemented and replaced with horizontal connections.

3. The identity of a ability of nation to progress and its ability to produce and innovate becomes more and more. Political culture develops. The structure of consumption of tangible and intangible benefits improves. The legal, ethical and aesthetic norms dynamically change.

4. There is the impact of innovative processes on the stability of social relations. The economy grows, and innovative progress can improve the level of living of the population. Innovations contribute to solving the problems of unemployment through the creation of new high-paying jobs, they increase the level of education and health service. Innovations are the link between social and economic subjects. The unity of the nation is ensured. In many cases, the social contradictions and conflicts are mitigated.

5. Innovations aim to harmonize the relationship between people and nature. And some scientific technological advances make it possible to reduce the use of nonrenewable resources and quantity emissions.

6. There are increasing of international scientific and technological cooperation, the internationalization of economic life, the pooling of resources of various countries, transfer of technology.

7. There is the dependence of the global competitiveness of the national economy from the level of development of innovative processes. Full integration into global innovation processes is not possible without the presence in the country of adequate scientific and technical base.

8. There is interconnection between levels of scientific innovation potential and national security. The international side is to have the country of powerful scientific innovation capacity to resist dictates from outside. The inner side is associated with the spread of innovations that enable to prevent catastrophes, natural disasters, acts of terrorism and to minimize their negative consequences.

The negative side effect of innovation is much less than positive, but they also have a chance to be:

1. Innovation activity can badly effect on the environment and can be cause of global problems such as pollution, extinction of animals, etc.

2. Innovations can be used in anti-social purposes.

The conclusion is that innovation has a significant impact on all sectors of the economy. They become the primary means of increasing the profits of business subjects due to better satisfaction market needs and lower production costs compared with competitors and Great Britain is a good example. And globalization of innovation allows countries to share experiences, accumulated knowledge and generally useful discoveries and bring out humanity to a whole new, higher level of development.

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УДК 330.101

LOANS OR SAVINGS?

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Though consumer-crediting market is rather young, only fifteen years old, it has radically changed over the years: the amount of loans has increased, the available credit period has become longer.

The question arises whether this statistic is positive. Is it true that to take a loan is cheaper and more profitable than to save money? In order to answer these questions the opportunities for both options are to be considered, advantages and disadvantages of getting loans compared to saving of money should be analyzed.

The problem of keeping and saving personal savings is especially relevant in crisis time when inflation rate is increasing, granting consumer loans are one of the most popular banking transactions, which is gaining momentum.

The theoretical background was studied through various sources of information: special books, magazine articles, newspapers and Internet resources, sites of banks.

The objective was to identify what it is more favorable for a customer – to take a loan or to save money for a substantial purchase.

To achieve the goal of the research the following objectives were set:

- to examine, analyze and compare the information on the basic concepts of consumer lending;
- to study payment schedules for using of consumer loans and to identify a more effective method of loan repayment by calculation;

The object of the research is saving of citizens.

The subject of the research is the comparison of loan and private saving efficiency.

A person tends to make one's life better, more comfortable, but often one lacks funds. The desire to get the cherished thing is sometimes so high that high interest rates, the prospect of long-term dependence on loan, evaluation of own possibilities go by the wayside, and this desire drives a person to a bank. This can be confirmed by the fact that the volume of money given out as consumer loans has been growing every year in Russia. The following statistics can be presented

According to Central Bank of the Russian Federation: loans to individuals were the following:

Table 1 - Statistics

01.11.2014 loans to individuals	8 761 535 (million rubles)
01.11.2013 loans to individuals	7 123 199 (million rubles)
01.12.2012 loans to individuals	5 010 965 (million rubles)
01.12.2011 loans to individuals	3 627 162 (million rubles)
01.12.2010 loans to individuals	3 180 420 (million rubles)

As you can see from the table for 5 years the volume of loans increased by almost three times.

How consumer can get a loan in a Russian bank? Consumer loans can be classified into two groups based on speed of receiving the loan: classical and fast.

Classic loans are received in cash ore transferred to a card fixed to a credit account against providing a certain set of documents, the main of being those confirming having a

permanent job (not less than 6 months on the last place) and an appropriate size of salary. It takes time for a bank security service to check the applicant solvency and the correctness of the information provided by the potential borrower before the loan is approved or not.

As for fast loans, they are provided by banks or sometimes by shops themselves on points of sale. In this case a preliminary collected package of documents is not required. It is obligatory to present any of documents confirming the borrower's identity (an INN or the insurance certificate) and to answer elementary questions of the small questionnaire and to wait 15-30 minutes.

Fast loans are for sure more risky for banks, and therefore, interest rates on these loans are higher. The former banks tended to hide different commissions (for opening of the account, service of the loan account, a payment for consideration of the demand, etc.), but the according to the legislation of the Russian Federation they are now prohibited.

How can a bank to hide its risks and obtain a higher margin?

The loans on equipment, cars or purchase of apartment is often chosen by the size of an interest rate, without suspecting that the schedule of repayment can significantly affect a loan cost.

Let us consider two methods of repayment offered by a bank: differentiated and annuity. What is their main difference and which is more profitable for a consumer?

The main distinction between these two ways is in the way the principal debt or a loan body and interest are repaid.

Differentiated (lowering) payment means when dividing the entire amount of principal debt into equal parts with payments made monthly together with the interest accrued on the outstanding principal balance. The first payments on the loan are maximum, but gradually the amount of monthly payments decreases. Annuity (equal) payments are calculated by special formula and evenly distributed throughout the entire term of the loan agreement.

How schedules of payments are formed? What is more favorable to the borrower? For calculation let us address bank statistics.

Table 2 – Comparison of payments

	Differentiated payments	Annuity payments
The loan amount	50 000	
The loan period	12 months	
Interest rate	19%	
Monthly payment	4958,00 rub., and then the payment is reduced	4607,80 rub.
the interest accrued during the whole period	5145,83	5293,93

It can be clearly seen that it is cheaper to pay for the loan in differentiated payments. It can be concluded that the differentiated way of repayment of the loan more economical for the borrower. Also the differential method is more profitable in case of early repayment.

But, some customers prefer annuity method payment, because it allows adjusting it to the monthly family budget.

What about the alternative to loans? Can saving the required amount of money be more preferable?

Let us consider a real life example when a family decide to buy a new furniture, worth 50,000 rubles, and pay for it after 1 year. The table below presents calculation of savings made during a year.

Table 3 - Saving calculation

without inflationary expectations (50 000 rub.)	taking into account inflationary expectations (11.4%) (55 700rub.)
A = 50000/12 = 4167 rub.	A= 50 000/12+(50 000*0,114)/12=4642 rub.

As can be seen from the table, to take a loan for the consumer is more economical, in case of high level of inflation. In addition, there are many other factors that indicate that it is hard to save money:

- the larger the amount, the harder is to save;
- if you save the money at home, there is a temptation to take a certain amount from time to time. Usually, the borrowed money is not returned back;

Unfortunately, deposit bank accounts do not provide profits enough to compensate inflation rates to say nothing of profits. Thus, one come to the conclusion that the use of the deposits does not help saving personal finance.

Consequently, the conclusion can be made that to save money for a major purchase is next to possible, neither it is profitable because people want to live today and not tomorrow and enjoy comfort and well-being.

According to the presented calculations, if the inflation rate is at the same level as this year (11.4%) , the profit from the loan will be 407 rubles in comparison with the saving in the considered above example.

In the course of this research:

1. Various information sources on the problem of loans and savings were analyzed. The conclusion was drawn that the problem of consumer loans is heartily discussed, but the authors tend to consider advantages of bank loans;
2. The comparison of payment schedules for consumer loan use was carried out. The calculations proved that the differentiated payment is more economical for the borrower. Such payment allows extinguishing a large sum at monthly payments. Annuity payments are more favorable to banks. They allow banks to balance the risks of consumer crediting. However, annuity payments are preferable for families who choose to plan the family budget for a long term.
3. Comparison is carried out and it proved that it is more favorable for a person consumer to take a consumer loan, than to save money for a purchase, considering a short-term period (from 1 to 3 years).

The results of this research proved that a competent borrower can use services of consumer crediting for his/her financial benefit, but in case of being permanently employed, solvent and not taking a loan for a long term.

As for the possibilities to save up money today, it depends on the sum: the more the sum, the longer is the term to keep money. If to take the loan, it is possible to win against inflation, salary increase

The choice is up to each person: to take loans or not. But before taking the loan, compare various conditions of banks, learn about early repayment of the loan, consider payment schedules, estimate the financial opportunities. And don't detain payments!

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УДК 811.111

ГЕНДЕРНАЯ АСИММЕТРИЯ АНГЛИЙСКОГО ЯЗЫКА НА ПРИМЕРЕ РЕКЛАМНЫХ ПЛАКАТОВ

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Понятие «гендер» вошло в научную литературу в двадцатом веке, и было обусловлено изменением отношения к категории пола. Если сущность пола ранее была сконцентрирована на определенных биологических характеристиках, установленных природой, то вместе с прогрессом в науке и литературе понятие гендера расширилось до дефиниции, включающей в себя не только биологический, но и социальный, культурный, поведенческий факторы.

Наиболее раннее определение гендера возникло в результате феминистского анализа современного общества, в котором рассматривалось и критиковалось дискриминационное положение женщин. Антрополог Гейл Рубин определила гендер как «комплекс соглашений, регулирующих биологический пол как предмет общественной деятельности» [6].

Хорнсби рассматривает пол лишь как биологическое отличие мужчин от женщин. Под гендером он понимает разницу в социокультурных дефинициях, используемых в отношении двух полов, что говорит о разнице в их социальном положении [5]. В этом отношении язык может отражать и поддерживать социальные отношения к мужчинам и женщинам. Специалист по английской филологии Дэвид Кристал утверждает, что язык устанавливает, так называемый, «male-oriantated» взгляд на мир и подстрекает сексуальное предубеждение, которое в свою очередь вызывает пренебрежение к той нише, которую в обществе занимают женщины [4].

Наиболее точное определение понятию гендера дает теоретик гендерной методологии Джоан Скотт: «элемент социальных отношений, основанный на воспринимаемых различиях между полами, и основной путь обозначения отношений власти» [7].

Таким образом, мы видим, что гендер является основой мировоззрения человека, а поскольку язык – главное средство выражения его мыслей и чувств, мы можем установить прямую зависимость языка от гендерной принадлежности. Благодаря зависимости языка от гендера формируется мужская и женская типы языковой личности, поскольку мужчины и женщины выбирают разные способы выражения своих мыслей. Здесь впору говорить о гендерной асимметрии в языке.

Так как сам термин «гендер» был заимствован из английского языка, определение гендерной асимметрии стоит искать в словарной статье к английскому аналогу «gender asymmetry».

Гендерная асимметрия в языке – это неравномерная представленность в языке лиц разного пола, которая отмечена феминистской критикой языка, а также ведущими постмодернистскими теоретиками. Идеология феминизма часто рассматривается, как одна из составляющих постмодернистской философии [1].

При поверхностном осмыслении структуры языка, кажется, что язык нейтрален в отношении неравенства полов и репрезентации социальных ролей, однако, зная, что язык является прямым передатчиком действительности, нельзя говорить о его беспристрастности.

В своей работе «Мужчина создал язык» Дейл Спендер отмечает, что в языке закодирован принцип сексизма. «Если существует сексистский язык и культурно детерминированные сексистские теории, то результаты наблюдений над действительностью, вероятно, также могут быть с сексистским уклоном. А это означает, что сексизм может быть увековечен и закреплен, т.к. новые объекты, события и сведения уже имеют заложенную в них сексистскую интерпретацию» [2].

В настоящей статье мы проанализировали гендерные различия, представленные в смешанных текстах. Поскольку реклама базируется на соотношении проблем, запросов и основных трендов той эпохи, к которой она принадлежит, ее лингвистическая составляющая, как нельзя лучше выражает социальное неравенство и гендерные стереотипы, возникшие с начала двадцатого века и существующие по сей день. Для данного исследования были отобраны плакаты крупнейших современных брендов и организаций, а также военные постеры-призывы первой половины двадцатого века.

Ранее нами уже упоминался термин male-orientated language. Примером этому служит американский военный постер 1942 года, на котором изображен сильный мужчина, держащий снаряд в руках, готовясь зарядить оружие, и надпись ниже: *Man the Guns. Join the Navy.* «To *man* something such as a machine or vehicle is to be present in order to operate it» [3]. В словаре так же помечено, что большинство людей считают это слово выражением сексизма и предпочитают использовать более нейтральный глагол *“to operate”* - управлять. Мы склонны предположить, что в призыве служить на флоте был намеренно использован глагол *“to man”*, который полностью совпадает с существительным *“man”*, потому что служба на флоте предназначалась в основном для мужской половины населения. Она требовала невероятной выносливости и силы духа – именно тех качеств, которыми в языке принято описывать мужчин, а не женщин. Игра слов в представленном лозунге сконцентрирована на поднятии духа призывников с помощью преувеличенного ощущения мужественности при решении вступить в американский флот.

Если мужчины ассоциируются с борьбой и сражениями, то образ женщины в плакатах военного времени использовался для создания метафоры свободы, за которую нужно бороться и которую необходимо защищать. Так, на многочисленных американских военных плакатах слово *“freedom”* употребляется с изображением женщины, часто в костюме символа США – Статуи Свободы – с добавлением элементов, например постеров, призывавших граждан отдавать свои сбережения, чтобы поддержать американскую армию. На одном из таких, представленных в нашем исследовании, женщина в костюме статуи свободы звонит по телефону: *Hello! This is Liberty speaking – billions of dollars are needed and needed NOW!* Или другой плакат, где образ свободы передан через хрупкую девушку в белом платье, поднявшую американский флаг: *FIGHT or BYE BONDS. Third Liberty Loan.* . Данные примеры иллюстрируют тесную связь образа свободы и женщины как тех, кому требуется защита. Изображение мужчины не вызывает ассоциаций со словом слабость, и молодой парень, молящий о помощи, скорее вызовет негодование и упреки в свою сторону лишь потому что социальные устои через язык наградили его эпитетами: «сильный, бесстрашный, стойкий».

Сегодня реклама, как никогда изобретательно выражает гендерную асимметрию, разделяя мужчин и женщин, как виды целевых аудиторий для представленных товаров. В таком случае, словосложение – весьма распространенный прием. Современный сленг, словно губка, впитывает все более новые слова, так или иначе характеризующие мужчин. И реклама не отстает от этого. Например, компания Pepsi запустила целую рекламную кампанию: *«Bromitment»*, целевая аудитория которой – мужчины.

Bromitment – a pledge or promise made to spend time with a group of male friends in the form of a duty [8]. «Bromitment» – результат сложения слов “brother” (брат), которое сейчас используется в качестве показателя близкой дружбы, и “commitment” (обязательство). Данный термин характеризует мужскую дружбу, которая приравнивается к долгу чести и не может быть нарушена. Этот феномен уходит корнями в распространенное мнение о том, что мужская дружба гораздо крепче женской.

Общество XXI века обращает все большее внимание на борьбу за права женщин исоциальное неравенство, отраженное в языке. В результате, мы наблюдаем появление всевозможной социальной рекламы, которая набирает популярность не только среди общественных организаций, сражающихся за равные права, но и среди компаний, которые нацеливают продажу своих товаров непосредственно на женскую аудиторию. Одной из наиболее ярких реклам можно счесть “Like a Girl” Campaign, запущенную компанией Always. Цель кампании изменить негативную коннотацию фразы *like a girl* на положительную. На других плакатах молодые девушки разбивают большие белые кубы со словами, которые привычно ассоциировать со словом “a girl”: *weak, emotional, can’t be brave, slow, unworthy.* Помимо этого плакаты обращают внимание на метафоры-сравнения, связанные с гендерной принадлежностью к женскому полу: *to run like a girl* имеет негативную коннотацию, несмотря на то, что и женщины и мужчины могут показывать как положительные, так и отрицательные результаты в спорте. Намерение разрушить этот метафорически закрепленный в языке стереотип, компания Always выпустила плакат с фразой: *Why can’t “run like a girl” also mean “win the race”?*

Главным лозунгом стала фраза: *Unstoppable #likeagirl*, с помощью которой возникает новая метафора-сравнение с максимально положительной коннотацией.

Данные примеры иллюстрируют гендерное неравенство, закрепленное в языке устройством общества, которое возможно уже никогда не сможет быть исключено. Однако дальнейшее и более глубокое его исследование позволит выявить языковые средства, с помощью которых слово «толерантность» больше не будет чем-то абстрактным и труднодостижимым.

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