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TABLE OF CONTENTS

SECTION 1. ECONOMICS, FINANCE & ACCOUNTING

UDC 33

Rodigina N.J., Musikhin V.I., Moleva S.V., Asalieva A.A., Terekhina I.S. The Impact of Evolving Geopolitical Conditions on the EU's Monetary and Fiscal Policy in the Conditions of Economic Crisis and Global Recession

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Abstract. *Many European Union countries incurred large debts during the financial and corona crises. And the next shock has already hit the community: the economic crisis in Ukraine has harmed economic progress and urged European countries to increase their arms spending, refugee aid, and massive investments in new energy infrastructure. Even in less volatile periods, EU member states violated the Stability Pact's requirements. Returning to the previous criteria now appears even more unrealistic. The rapidly changing geopolitical conditions provide significant problems for the EU's monetary and fiscal policy. The pandemic's depletion of globalization, the geo-economic uncertainty, and the rising risk of stagflation in the eurozone all have a range of implications for the stability of public budgets and the scope of monetary policy. The authors highlight that fiscal policy must establish structural priorities for spending on defense and power transformation. Europe has the best opportunities in the system contest if it continues to pursue the necessary economic and financial policy steps without losing its legal core.*
Keywords: *geopolitical crisis, monetary policy, macroeconomic environment, Russian foreign trade*

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One of the fundamentals of monetary union is the fiscal policies of eurozone member states, particularly their respect to debt restrictions. At the same time, the regulations are divisive, and many countries refuse to follow them. Now, the debt regulations, as well as the entire process of coordinating economic and fiscal policy, must be modified once more. The European Commission said in February 2020 that it would offer a plan to change the eurozone's economic governance, including debt laws. The project was postponed due to the outbreak of the coronavirus pandemic, but the reform is currently underway.

There is strong support for broadening the scope of debt. This is supported by looming issues such as climate change spending, as well as the fact that many nations' debt ratios are so high that they will not be able to attain the 60% level in the near future. The issue of prolonged debt margins can be defined by the fact that recent years have seen favorable conditions for debt-financed government spending. Low interest rates aided debt sustainability, low inflation implied enough production capacity, and the displacement of private activity by government expenditure was not a significant issue. However, the economic conditions in Europe for fiscal and economic policy have recently changed.

The national debt has risen dramatically as a result of the corona pandemic; in Italy, it now exceeds 150 percent of GDP, while in Greece, it exceeds 185 percent.[1] When the obligations of the corona bailout fund Next Generation EU are factored in, the percentage for Italy jumps to 155 percent and for Greece to 190 percent. The state's financial plight is being exacerbated by rising energy prices and the advent of a crises in Ukraine. The economic recovery is going to take a while, and several countries are taking steps to help people cope with increased energy bills. In addition, defense spending is rising. Germany, for example, has just chosen to spend an additional 100 billion euros on weaponry, which will be totally funded by new debt.

Interest rates and inflation have also altered. Inflation has made a comeback. In the eurozone, it peaked at 8% in May 2022.[2] The cost of energy and food is a major factor. Other variables, such as the interruption of value chains caused by pandemic-related lockdowns in China, also play a role. The core rate of inflation, which excludes energy and food prices, is presently at 4%. In light of this, the European Central Bank has decided to hike interest rates in the summer and cease its present very expansionary monetary policy. Since the beginning of the year, interest rates have been rising on the financial markets.[3]

It is unclear whether this increase in interest rates will last, and especially whether real interest rates will rise sustainably, but if central banks truly want to fight inflation, they will have to aim for rising real interest rates. In light of this, how should European debt rules be reformed? The public perception is centered on the maximum limits for the current budget deficit of 3% and the debt level of 60%. A common demand is to raise the 60 percent limit to 90 or 100 percent, because many eurozone countries have no realistic chance of reducing their debt to 60 percent in the near future.[4]

[1] Greece recorded a Government Debt to GDP of 193.30 percent of the country's Gross Domestic Product in 2021. [Electronic source]. Access mode: https://tradingeconomics.com/greece/government-debt-to-gdp (accessed on 19.06.2022)

[2] Inflation in the euro area. [Electronic source]. Access mode: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Inflation_in_the_euro_area (accessed on 19.06.2022)

[3] What Is the Core Inflation Rate? [Electronic source]. Access mode: https://www.thebalance.com/core-inflation-rate-3305918 (accessed on 19.06.2022)

[4] Szybowski, Daniel. (2018). CAUSES OF A PUBLIC DEBT AND BUDGET DEFICIT. International Journal of New Economics and Social Sciences. 8, pp. 100-101.

Other proposals seek to exempt government investment or spending on climate action from the 3 percent deficit limit. Furthermore, it is argued that the rules do not adequately take into account the individual circumstances of individual Member States or the use of debts incurred, and that they do not provide enough flexibility.

These demands ignore the fact that the debt and budget deficit ceilings of 60% and 3%, respectively, have long had only symbolic significance in the practice of economic and fiscal policy monitoring and coordination. The negotiations within the framework of the 'European Semester', during which Member States regularly report on how they want to shape their economic and fiscal policy, are at the heart of economic governance. Following that, the European Commission makes country-specific recommendations for fiscal and other economic policy reforms. This takes into account differences in the starting positions of individual Member States as well as the current economic situation. Country-specific medium-term targets for the current fiscal deficit and the growth of government spending are important.

The current rules' deficiencies are not that they are overly rigid or that they do not take into account the individual economic situations of the member countries. They are located on two other points. To begin with, the process of fiscal surveillance centered on these rules has become so complex that the general public no longer understands it, resulting in little public pressure to comply with the rules. Second, national governments almost never follow the recommendations. The European Commission conducts regular reviews of the implementation. The most recent report is from the year before the crisis, 2019. The ultimate result is discouraging.

Only a small number of countries meet the requirements. As a result, it appears obvious that a reform should demand rule simplification and improved enforcement. However, the problem is that simplicity implies disregarding the current economic situation as well as the very different situations of the Member States. It is also difficult to achieve better implementation of the recommendations. National legislatures ultimately have decision-making authority over economic policy reforms and public debt. This is the location of democratic legitimacy. In the event of a conflict, history shows that national governments and parliaments disregard European debt limits and economic policy recommendations.

Face of these challenges, one might doubt whether the European debt rules and the associated negotiation process should be scrapped entirely. That, however, would imply 'throwing the baby out with the bathwater'. Despite their flaws, the debt rules are useful as a point of reference for the discussion and coordination of national fiscal and economic policies. The abolition of the rules would signal an even greater disregard for sustainability and pan-European interests in fiscal policy than previously. That would be ineffective. When it comes to reform, the Member States should first try to reach an agreement on the fundamental direction of fiscal policy in the coming years. The existing rules are sufficiently flexible to allow this consensus to be implemented as far as possible. It will be difficult to reach this agreement. As previously stated, it is frequently advocated to further expand debt margins in the face of challenges such as climate change, digitization, and the Ukraine crisis. A number of factors are overlooked that argue against increasing the national debt further.

Three factors must be taken into account. First, rising inflation indicates that, contrary to what appeared to be the case for a few more years, fiscal policy cannot rely on increased government expenditure to be met by abundant production capacities. Supply constraints are currently having a significant impact on the economy. As a result, increased private spending displaces private spending to a greater extent. As a result, they make a smaller contribution to economic growth. Second, the era of easy money is ended for the time being. Inflation is currently rising faster than nominal interest rates; hence real interest rates are falling.

However, if central banks are serious about combating inflation, they will need to dramatically boost real interest rates. As a result, public debt is becoming more expensive. The emphasis on controlling inflation also implies that central banks have less possibilities to help heavily indebted countries by purchasing government bonds. As a result, convincing capital market investors that sovereign debt does not jeopardize state solvency is becoming increasingly critical. Third, larger loans for 'green' expenditures would be more acceptable if future tax revenues increased as a result of these investments.

In reality, this is only true to an extent. To a large part, it is about replacing current capital rather than creating new capital. New heaters will be installed in public buildings that will run on electricity rather than oil. Internal combustion engine vehicles are being phased out in favor of electric automobiles. Wind turbines are replacing coal-fired power plants. These are significant expenditures for climate preservation, yet no new economic development or tax revenue is generated. As a result, debt cannot be used to cover these obligations indefinitely. Instead, the major job of fiscal policy in the future years will be to shift spending, that is, to reduce or at least freeze government spending that is useful but not a priority. The quality of public finances is already a risk - taking behaviours in the context of fiscal policy coordination as a result of the structure. It should be given considerably greater weight in the future. As a result, European policy should not focus solely on changing the regulations. It would be sufficient to change their attitudes.

The rapidly changing geopolitical framework conditions provide significant problems for the EU's monetary and fiscal policy. The pandemic's exhaustion of globalization, the geo-economic uncertainty caused by Russia's-Ukraine policy, and the rising risk of stagflation in the eurozone all have a range of repercussions on the stability of public finances and monetary policy's space for maneuver.

The multilateral world order was under threat even before the Ukraine crisis arose. The Silk Road Project reveals China's geopolitical ambitions, the Global Gateway Project establishes the EU's own global gateway, and the Build-Back Better World initiative establishes a third alternative to China's mega-project. The decoupling policy of the United States reveals that systemic rivalry has given way to systemic confrontation between the transatlantic-democratic West and the state-economic-dictatorial China. The Ukrainian crises has increased the likelihood of future world order bipolarization. Russia's policy has resulted in a momentous turning point in European history. Chancellor Olaf Scholz spoke of a watershed moment in German foreign policy, one that includes enormous investments in German security but also reverses earlier economic links with Russia, particularly Germany's and Europe's reliance on Russian energy sources. The economic impact of the crisis on the European economy is varied. Even before it began, global supply chains were under strain. This resulted in a significant increase in import and producer prices.[5][6]

At the same time, there are significant downside risks to actual economic development, which are created not just by Ukraine's current position, but also by other structural requirements such as decarbonization or population aging. It is critical that, with Russia's policy towards on neighboring country, another exogenous shock hits an already troubled European economy, and that the normalization of pandemic-related supply problems expected by many economists in 2022, with associated lower inflation rates and higher growth rates, has come a long way. The current crisis in China is putting the EU's mutual reliance to the test once more. In a nutshell, the world economy is in crisis. The crisis and its economic effects will be devastating.

The eurozone's debt sustainability is thus under additional strain as a result of stagflation threats, i.e. a mix of higher inflation and poorer economic growth. In contrast to the 2008 global financial crisis, the current macroeconomic difficulties are primarily supply-side in nature.[7] Thus, household income losses were caused by the financial crisis and the bursting of the housing bubble, and the accompanying recession was followed by low inflation rates and a considerable risk of deflation across the eurozone. While austerity severely restricted fiscal freedom, monetary policy became increasingly permissive to address the implications of the euro-state debt crisis. The ECB became more entangled in the trap of fiscal dominance. The crisis, on the other hand, has resulted in learning processes.

According to the IMF, the EU has spent approximately 428 billion euros to mitigate the economic impacts of the pandemic, regardless of national actions. With other liquidity assistance like as loans and guarantees totaling an estimated EUR 765 billion, the EU invested around 7 percent of GDP by 2020. Furthermore, there were the ECB's 1.85 trillion-euro actions, which warned at the start of the pandemic with the Pandemic Emergency purchase program that it would stifle rising questions about the viability of several euro states in the core. The eurozone's public debt is forecast to climb from roughly 84 percent of GDP in 2019 to slightly over 95 percent this year. To make matters worse, a critical interest rate has been set.[8]

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[5] Diermeier, M., F. Güldner und T. Obst, Der chinesische Albtraum: Verschuldungsrisiken auf der Seidenstraße, IW-Kurzbericht Nr. 88, Köln.

[6] Bardt, H., M. Beznoska, M. Demary, M. Grömling, M. Hüther, T. Obst, J. Pimpertz, T. Schaefer und H. Schäfer (2022), Krise und Unsicherheit, IW-Konjunkturprognose Frühjahr 2022, IW-Report Nr. 26, Köln.

[7] Roubini, N. (2021), "The Looming Stagflationary Debt Crisis", Project Syndicate, 30. Juni. [Electronic source]. Access mode: https://www.project-syndicate.org/ commentary/stagflation-debt-crisis-2020s-by-nouriel-roubini-2021-06, (accessed on 19.06.2022)

[8] IMF (2021), "Fiscal Monitor Database of Country Fiscal Measures in Response to the COVID-19 Pandemic", Electronic source]. Access mode:https://www.imf.org/en/Topics/imf-and-covid19/Fiscal-Policies-Database-in-Response-to-COVID-19, (accessed on 19.06.2022)

Since the beginning of the Ukrainian crisis, historical increases in consumer price inflation have been observed in Germany and the eurozone. This development is predicated on an increasing price dynamic that has been noticed since mid-2021, which began after a longer period of relatively low inflation rates and originally resulted in increased import and producer prices, owing to global supply chains disrupted as a result of pandemic policies. The eurozone consumer price index is currently at a historically high 7.5 percent, with more than 5 percent in all EU member countries except Malta. This situation description already includes a unique challenge for the ECB. After all, this might not be inflation caused by excessive spending.

Even though the present energy price shock is geopolitically rooted (as was the case with the 1973 oil price shock), the depth and complexity of international supply networks have risen dramatically since then, making the problem even more urgent today. The experience of the global financial crisis is replicated again, when Europe had to figure out how an initially local shock in the American housing market could swiftly and effectively lead to spillover consequences. However, structural issues are also to blame this time, which may extend far beyond pandemic-related supply constraints. If decarbonization (green inflation) and demographic ageing intensify price pressures and impede GDP, they constitute a veritable stagflation risk. While the costs of the energy transition, sanctions against Russia, or supply chain disruptions remain abstract, the implications of inflation are clear for many European households. In the new geopolitical context with the greatest geoeconomic uncertainty, the ECB consequently has only a very restricted scope. On the one hand, the issues are self-inflicted.[9] Price dynamics have long been seen as a transitory phenomenon due to the global supply chain challenge. This changed when the conflict broke out. The Ukraine conflict could be a watershed moment in globalization. The ECB also acknowledges that we have entered a new ‘inflation landscape’, which implies structural changes in addition to cyclical effects. However, the announced interest rate cut for the summer of 2022 comes too late and too cautiously. The euro’s gradual decline raises imported inflation and adds to the urgency to act. For far too long, the ECB has been concerned about interest rate differentials in the heterogeneous eurozone, and it has continued to buy government bonds in enormous quantities. At the same time, the ECB must keep an eye on eurozone recessionary tendencies, particularly in the event of a short-term gas embargo. If the ECB tightens its monetary policy too much, not only will the public finances of some EU countries be put under strain. Companies’ refinancing costs are also growing, adding to the already sluggish investment activity. Furthermore, there is a potential of a price-wage-price spiral in some EU member countries, which is pushing inflation predictions even higher. There is a lot at stake for the ECB: if it behaves badly in the fight against inflation, confidence in the euro will weaken, making future inflation more difficult to capture. The current Ukrainian issue has an unbalanced impact on the Member States. The immediate consequences are more visible for Russia’s EU neighbors with heavy

[9] Consensus Forecast (2022), Survey of International Economic Forecasts, May, London.

energy reliance and trade ties. The inflation rates are correspondingly higher, for example, in the Baltic States. At the very least, monetary policy has become stuck in the trap of fiscal predominance.

Fiscal policy can provide cushioning at the national level, which is difficult with a consistent monetary policy involving widely different euro member states. The geopolitical upheavals have brutally revealed that economic stability in Europe is inextricably linked to supply security. Simultaneously, the EU faces massive tasks with large investment spending requirements to deal with structural transformation. Russia's policy has expedited the transition to a climate-neutral economy. According to Brussels, decoupling fossil Russian energy alone will cost 300 billion euros over the next several years.

The current geopolitical environment, as well as the corresponding financial policy issues, are also reintroducing the Stability and Growth Pact (SGP)[10], which, as a key component of the European Economic and Monetary Union, aims to restrict public debt in the Member States. The financial crisis, the corona pandemic, and the economic fallout from Ukrainian crisis are all putting state finances to the test. Aside from the reduced economic development, defense spending will climb dramatically, energy supply will become increasingly independent of Russia, and refugee accommodation will not be in vain. The strongest assurance for resolving such crises is sound fiscal policy. When governments use public finances wisely in good times, the debt stays sustainable even after a crisis. A relaxation of stability criteria would considerably decrease financial policy choices for responding correctly to future crises. The EU should not give in to proposals for a relaxation of the stability criteria, which are mostly made by highly indebted countries. Sound public finances are and will continue to be critical for EU member states. The detrimental consequences of the European sovereign debt crisis in 2010 must not be forgotten. However, the requirement for stable public finances does not imply that the SGP does not require revision. In recent years, numerous modifications have altered the contract, making it more convoluted, arbitrary, and susceptible to political interference. The necessity for reform is self-evident. Only one part of the contract looks to be overly strict. Every year, Member States must reduce one-twentieth of the national debt that exceeds 60% of GDP. This limit has shown to be unconstitutional. For the deeply indebted Member States, this would necessitate maintaining primary balances for an extended period of time at levels that even model students in fiscal management have never achieved. Member States with extremely high debt levels require additional time to pay down their debts. One option is to define individual paths for debt reduction for each Member State. The goal of decreasing the national debt to 60% of GDP must be maintained. The criterion should not be raised to a higher level, especially given that, despite the corona pandemic, only seven Member States have debt levels that exceed 60% of GDP. If one is directed by the normative power of the factual and aligns the criterion always according to the actual debt levels, the debt criterion loses all validity. It also demonstrates that even member

[10] Busch, B. und B. Kauder (2021), Der Stabilitäts- und Wachstumspakt. Bestandsaufnahme und Vorschläge für mehr fiskalpolitische Disziplin in Europa, IW-Analysen Nr. 142, Köln.

countries with high levels of debt, such as Portugal or Greece, have successfully stabilized their budgets. In order to further develop the idea, it would be useful to propose a spending rule. As a result, Member States' expenditure should only rise in tandem with medium-term development in production potential. Interest payments and cyclical expenditure to combat unemployment are excluded. Debt levels are reduced if expenditure growth is considered to be less than the development of output capacity. If the population develops political preferences for larger government quotas, individual Member States are free to finance higher government quotas through tax increases. The expenditure rule does not apply to such increases in expenditure that are compensated by tax increases. The primary benefit of a spending rule is that government expenditure is directly visible and regulated by the public sector. A spending regulation is thus especially clear. However, it is also important to recognize the difficulties in estimating the medium-term expansion of production potential. As a result, an impartial authority should unquestionably be involved in this.

Aside from the topic of whether institutions assure the health of individual Member States' public finances, the main focus is on the financing of the EU itself. The EU is owed to the corona recovery fund NextGenerationEU in excess of 750 billion euros.[11] The introduction of new own funding categories is being explored for the payback, which is scheduled to last until 2058. It includes a CO_2 border compensation system, an EU emissions trading system, a digital levy, a common corporate tax base, and a financial transaction tax, in addition to the plastic levy implemented last year. It makes logical to allocate funding for a CO_2 border compensation system and an EU emissions trading scheme, at the very least to the EU budget. However, the fundamental cornerstone of the EU budget is its own GNP resources, which support more than 70% of the EU budget. Because GNP own resources are based on each Member State's economic success, they are the most appropriate source of income. Other Member States' own resources might occasionally burden them much differently than their economic performance. If the EU increasingly relies on its own resources in the future, Member States are likely to have a heated debate on how the EU budget's financing burdens will be distributed.

The debate over EU finance will undoubtedly heat up if additional loan pools emerge in addition to the NextGenerationEU scheme. Following the EU's actions to mitigate the effects of the corona pandemic, it would not be surprising if it followed a similar approach to mitigate the effects of the Ukrainian crisis.

Commissioner Gentiloni describes unified EU debt collection as a potential scenario. Hüther, on the other hand, advises expanding the Corona Restoration Fund into an investment union to address supply-side issues. In this case, European public goods such as infrastructure networks, R&D, or a European defense union would have to be considered for financing via EU bonds - but it should be highlighted that the construction of a defense union has most likely not failed owing to

[11] Heinemann, F. (2021), „Next Generation EU: 750 Milliarden Euro suchen einen Sinn", ifo Schnelldienst 74(2), 8–12.

financial constraints so far. It is debatable if taking on debt under the NextGenerationEU initiative is a one-time event. The path to fiscal unity is likely to be more about speed than 'whether'. We can say goodbye to the notion that Europe is experiencing rising prosperity, moderate inflation, and low interest rates all at the same time. The ECB must shift its focus to tackling inflation. So that European monetary policy does not fall into the trap of fiscal supremacy, healthy public finances and a supply–oriented economic policy that dampens inflation while promoting growth are critical requirements. Fiscal policy must establish structural priorities for defense and energy transition spending. [12]

Europe has the best prospects in the rivalry of systems if it continues to take the required measures in economic and financial policy without losing its normative core.

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[12] Die Welt (2022), »Interview mit Paolo Gentiloni: Wiederaufbau der Ukraine wird Aufgabe einer Generation«, 18. May. [Electronic source]. Access mode: https://www.welt.de/wirtschaft/plus238813969/Paolo-Gentiloni-Wiederaufbau-der-Ukraine-wird-Aufgabe-einer-Generation.html, (accessed on 19.06.2022)

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UDC 33

Tikhonov V.D., Aksenova Y.L. Cryptocurrency as a threat to the functioning of the banking system

Криптовалюта как угроза функционированию банковской системы

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Abstract. *The article considered the main threats arising in connection with the use and distribution of cryptocurrencies, as well as hindering the effective functioning of the banking system of the Republic of Belarus.*
Keywords: *cryptocurrency, blockchain, threats to the banking system, digitalization of the economy, virtual currency.*
Аннотация. *В статье были рассмотрены основные угрозы, возникающие в связи с использованием и распространением криптовалют, а также препятствующие эффективному функционированию банковской системы Республики Беларусь.*
Ключевые слова: *криптовалюта, блокчейн, угрозы банковской системе, цифровизация экономики, виртуальная валюта.*

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В эпоху цифровизации первостепенную роль играет надёжная, достоверная и защищённая информация. В современном мире мы все чаще сталкиваемся с таким понятием, как «криптовалюта». Однако далеко не все правильно понимают, что скрывается под данным термином.

Криптовалюта — это виртуальная валюта, не имеющая физического выражения. Приставка «крипто» появилась благодаря использованию такого способа шифрования, как криптография, который обеспечивает конфиденциальность и целостность данных. Под криптовалютой будем подразумевать разновидность электронного обмена, имеющего анонимный и децентрализованный характер, в основе которого лежат криптографические алгоритмы. На сегодняшний день существует более 200 наименований виртуальных денег, однако популярности добились немногие [1].

На территории Республики Беларусь правовое регулирование криптовалюты осуществляется в соответствии с Декретом № 8 «О развитии цифровой экономики», принятым 21 декабря 2017 года. В рамках данного Декрета был легализован майнинг, технология блокчейн [2].

Распространение криптовалют оказывает негативное воздействие на экономику страны и ее финансовую стабильность. Рассмотрим основные угрозы функционирования банковской системы.

Во-первых, криптовалюта является децентрализованной. В связи с этим у Национального банка возникают трудности регулирования денежного обращения и проведения денежно-кредитной политики.

Во-вторых, ставится под угрозу суверенитет национальной валюты. В ситуации, когда инвесторы и население вместо банковских вкладов отдают свое предпочтение криптовалюте, как более доходному способу вложения денежных средств, происходит отток капитала из страны.

В-третьих, банк, являясь посредником при проведении расчетных операций, получает вознаграждение за оказание услуг. Однако с распространением криптовалют необходимость в посреднике отпадает, что приводит к уменьшению прибыли, получаемой банком. Более того, для приобретения криптовалюты, граждане снимают средства с депозитов, в связи с чем у банков возникает необходимость поиска альтернативных источников финансирования.

В-четвертых, стоимость криптовалюты формируется в зависимости от множества факторов. Основными из них являются: спрос на цифровую валюту, публикуемые в СМИ новости, политическая обстановка в стране, технических прогресс и другие. Существование такого количества нерегулируемых факторов, оказывающих влияние на криптовалюту, вызывает постоянные колебания в рыночной стоимости, что делает ее непригодной для сбережений.

В-пятых, принцип анонимности совершаемых операций в технологии блокчейн предоставляет возможность приобретения нелегальных товаров и услуг, а также способствует отмыванию преступного капитала.

При покупке и продаже криптовалюты важно выбрать легальный сервис по обмену криптовалют. Так, предоставляется возможность гарантированно совершить сделку согласно заявленным условиям и получить «чистую» криптовалюту или традиционные деньги. Единственный легальный криптообменник на территории стран ЕАЭС, Грузии и Украины — это Whitebird. Приобретение криптовалюты посредством сервисов без легального статуса, создает риски получения криптовалюты, связанной с незаконной деятельностью.

На территории ЕАЭС в настоящее время не созданы надлежащие, в первую очередь, правовые условия для развития рынка криптовалюты, ее безопасного применения, не предусмотрены гарантии защиты субъективных прав владельцев цифровых кошельков от возможного несанкционированного доступа к содержащимся в них цифровым кодам, а также меры, направленные на снижение рисков финансовых потерь вследствие высокой волатильности инновационных финансовых активов. Это, в свою очередь, является фактором, сдерживающим инвестиционную привлекательность единого экономического пространства для субъектов хозяйствования частной формы собственности, в том числе инвесторов, принадлежащих юрисдикциям, не входящим в ЕАЭС.

В рамках трансформации экономики в направлении ее цифровизации отказ от применения криптовалюты, признанной инновационным финансовым активом, и, по сути, одним из атрибутов цифровой экономики, является нелогичным, не соответствующим сути цифровизации экономики, которая не представляется полноценной без цифровизации средства расчетов.

Таким образом, следует констатировать, что в настоящее время правовые нормы не готовы к полноценной работе с криптовалютами. Однако Законодательство Республики Беларусь не оставляет без внимания этот аспект. В качестве одного из решений 14 февраля 2022 г. Президент Республики Беларусь подписал Указ № 48 «О реестре адресов (идентификаторов) виртуальных кошельков и особенностях оборота криптовалюты». Документ был официально опубликован 15 февраля 2021 и за некоторыми исключениями вступил в силу через три месяца после публикации.

Нормами документа предусмотрено создание отдельного реестра адресов (идентификаторов) виртуальных кошельков, которые используются для осуществления противоправной деятельности. Владельцем и оператором данного реестра назначена администрация Парка высоких технологий. Основной обязанностью оператора реестра является добавление в реестр по представлению Генеральной прокуратуры, Комитета государственной безопасности, Комитета государственного контроля, Министерства внутренних дел адресов (идентификаторов) виртуальных кошельков, использованных в противоправной деятельности, а также исключение адресов (идентификаторов) виртуальных кошельков из реестра после того, как будут установлены обстоятельства, указывающие на прекращение использования таких кошельков в противоправных целях.

Также следует учитывать, что теперь риски совершения обменных операций вне официальных платформ и сервисов обмена многократно возрастают, поскольку совершение операций с владельцем кошелька, включенного в реестр, может быть интерпретировано как нарушение антиотмывочного законодательства, что может предполагать иную ответственность участников таких операций. А в связи с тем, что информация, включенная в реестр, носит закрытый характер, исключить такие риски при совершении операций на «черном» рынке нельзя.

Таким образом, использование криптовалют ставит под угрозу эффективность функционирования банковской системы, а также подрывает экономическую безопасность страны. Устранение негативного воздействия невозможно представить без государственного вмешательства.

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SECTION 2. ENVIRONMENTAL SCIENCE

UDC 69

Shmeleva K.A., Rapoport I.V. Scheme for the disposal of construction waste from the disassembly of a dilapidated house

Схема утилизации строительных отходов от разборки ветхого строения

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Abstract. *The implementation of projects for the reconstruction and renovation of the housing stock requires the development of special measures for the disposal of waste from the demolition and disassembly of dilapidated and emergency buildings. The article shows. That most of such waste can be recycled.*
Keywords: *construction waste, waste recycling, resource conservation*
Аннотация. *Реализация проектов по реконструкции и реновации жилищного фонда требуют разработки специальных мероприятий по утилизации отходов от сноса и разборки ветхих и аварийных строений. В статье показано. Что большая часть подобных отходов может быть переработана.*
Ключевые слова: *строительные отходы, переработка отходов, ресурсосбережение*

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Отходы - это одна из основных проблем современности, которая несёт в себе потенциальную опасность для здоровья людей, а также опасность для окружающей природной среды.

По мере развития производства, возрастает необходимость разработки действенной системы управления отходами.

Более 50% отходов сферы строительства приходятся на отходы от сноса и разборки зданий и сооружений. Так же важно учитывать, что некоторая часть складируется на несанкционированных свалках или используется людьми при подготовке земельных участков для последующего строительства. При этом воздействия на окружающую природную среду не учитывается. Хотя такое злоупотребление может привести к непоправимым последствиям

.Ежегодно отходы строительства занимают все большую площадь. Их захоронение становится практически невозможным без нанесения ущерба экологии, что в конечном результате влечёт за собой неблагоприятные последствия и для здоровья человека.

Строительные отходы в России ежегодно занимают сотни гектаров площади. Около 20 млн тонн вторичного материала ждёт своей очереди на переработке, 60% из которых это кирпичные, каменные и железобетонные конструкции. Темп роста данного утиля из года в год возрастает на 20%. Переработка строительных отходов пока не может справиться даже с существующей массой на полигонах временного хранения.

Благодаря национальному проекту «Жильё и городская среда» в Хабаровском крае до конца 2022 года планируется расселение почти 63 тыс. кВ. м. аварийной жилплощади [1]. Следовательно, будет активно осуществляться снос зданий и сооружений, не пригодных для эксплуатации. Поэтому вопрос о вывозе переработке и утилизации строительных отходов стоит довольно остро.

Строительные отходы – это общее понятие для отходов, образующихся во время строительства, реконструкции или капитальных ремонтных работ.

В составе отходов, образующихся при строительстве или работах по сносу, например, зданий может оказаться большое число разнообразных материалов. Типичным видом отходов при подготовительных строительных работах, а также работах надземного строительства и нулевого цикла являются большие количества вынутого материала, как например, грунт, минеральные слои и камни, в сочетании с меньшими количествами различных остатков строительных материалов и непригодных для применения материалов.

Отходы от сноса (или капитального ремонта) строений представляют собой смесь из грунта, песка, натурального камня, кусков бетона, керамики, обработанной и необработанной древесины, металлических элементов, асфальта, кровельных материалов, материалов сухого строительства. В этих отходах встречаются также электроустановочные материалы, как например, кабели, элементы коммутационной аппаратуры и приборы, изоляционные материалы и трубопроводная продукция. Все вышеперечисленные материалы могут представлять опасность для человека и окружающей природной среды.

Рис.1. Доля отходов от капитального ремонта в общем объеме строительных отходов

Очевидно, что большая часть строительных отходов образуется при капитальном ремонте и реконструкции зданий. Этот факт обуславливает целесообразность изучения состава вышеупомянутых отходов и возможности их дальнейшей переработки. Отходы от сноса зданий и сооружений представляют собой смесь различных видов веществ и материалов. К основным компонентам данного вида отходов относятся:

1) Древесные отходы от сноса и разборки зданий. Представляют собой смесь твёрдых материалов (включая волокна) и изделий. Данный компонент относится к 4 классу опасности.
2) Битый бетон. Агрегатное состояние- твёрдое. 4 класс опасности.
3) Лом кирпичной кладки. Агрегатное состояние - твёрдое (смесь твёрдых форм). 5класс опасности.
4) Мусор несортированный. Агрегатное состояние - смесь твёрдых материалов (включая волокна) и изделий. 4 класс опасности.
5) Мусор несортированный, загрязнённый. Агрегатное состояние - твёрдое. В зависимости от загрязняющего вещества 3-4 класс опасности.
6) Лом железобетонных изделий, отходы железобетона в кусковой форме. Класс опасности 5.
7) Сбитая штукатурка. 5 класс опасности.
8) Линолеум и обои.
9) Сантехника.
10) Кафельная плитка и прочий лом.

Рис. 2. Здание 1928 года постройки, подлежащее сносу

Не смотря на то, что большинство компонентов относятся к 4 и 5 классу опасности, абсолютно безопасным данный вид отходов назвать нельзя. Например, древесина, как правило, пропитана красителями, которые при сжигании или гниении образуют газ, обогащённый вредными примесями.

Так же важно учитывать, что некоторая часть данных отходов складируется на несанкционированных свалках или используется людьми при подготовке земельных участков для последующего строительства. При этом воздействия на окружающую природную среду не учитывается. Хотя такое злоупотребление может привести к деградации земель и невозможности их дальнейшего использования.

Для оценки возможности переработки отходов от разборки ветхих строений был выполнен компонентный анализ и расчет количества каждого из компонентов отходов.

Объем, масса и компонентный состав определялись по техническому паспорту здания и с помощью линейных замеров.

Таблица 1

Состав отходов от сноса здания

№	Наименование отхода	Объёмный вес (q), т/м³	Объём, м³	Общий вес, т
1	Древесные отходы	0,6	57	34,2
2	Отходы рубероида	0,0078	15,6	0,12
3	Отходы железобетона	2,5	24,24	60,6
4	Бой кирпича	1,585	3,9	6,1
5	Бой стекла	0,21	0,42	0,088
Итого				101,108

Предлагаемая схема утилизации отходов от разборки аварийного дома в г.Хабаровск, ул. Калинина 31 основана на расчётных данных, представленных в таблице 1.

1. Древесные отходы, массой 34,2 тонн, образованы от разборки кровли и несущих стен.

Рекомендуется разборка вручную, так как при демонтаже с применением экскаваторов древесина смешается с другими видами отходов. Потребуется применение дополнительных методов сортировки и уменьшится процент пригодной для повторного использования части древесных отходов.

Учитывая, что дом признан аварийным и конструкция ветхая, древесные отходы могут быть использованы повторно только в качестве топлива.

2. Отходы рубероида, массой 0,12 тонн, образованы при разборке кровли.

Рубероидный ковёр снимают небольшими участками с помощью передвижного механизированного устройства, установленного на крыше.

Переработку данного вида отходов следует осуществить путём измельчения обветшавших рубероидных кровель в сухой порошок при помощи оборудования, представленного на рисунке 4.

Перевозка отходов для переработки не требуется, так как возможно использование специализированного оборудования для переработки на месте разборки здания. При этом можно задать битумного порошка, разделить порошок на различные фракции с разной долей примесей. Полученный таким образом вторичный битумный порошок может быть использован в различных отраслях. В дорожном строительстве при изготовлении асфальта. При производстве мастичных кровель, битумных мастик, эмульсий, гидроизоляционных битумов для фундаментных работ.

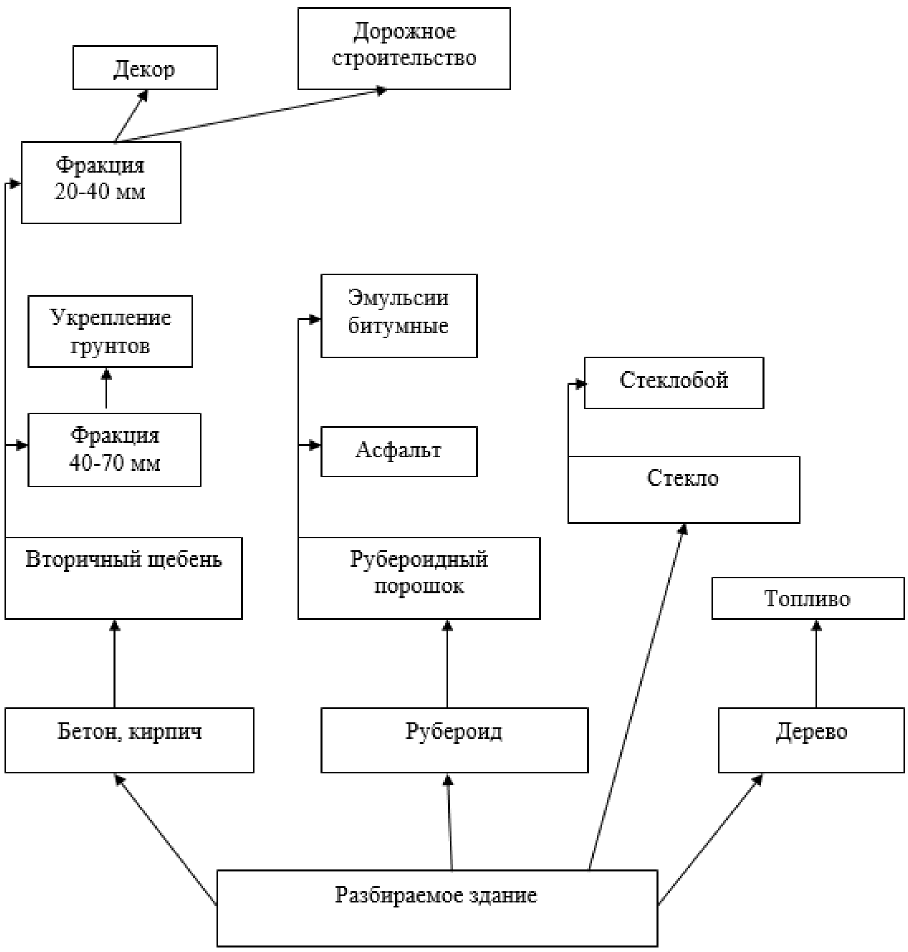

Рис.3. Схема утилизации отходов от разборки здания

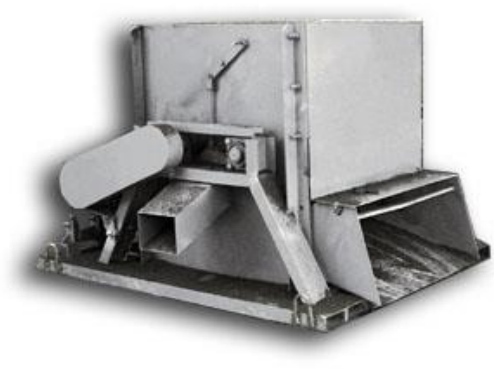

Рис.4. Мобильная установка для переработки рубероида.

3. Отходы железобетона, массой 60,6 тонн, образованы при разборке фундамента. Отходы кирпича, массой 6,1 тонн, образованы при разборке печи.

Наиболее эффективным оборудованием для переработки железобетона и кирпича при разборке здания являются щековые дробилки, рисунок 5. Щековая мобильная дробильная установка является новейшим дробильным оборудованием для измельчения твердых материалов. Это высокоэффективное оборудование, которое значительно расширяет возможности применения первичного дробления. Преимуществом мобильных щековых дробилок является то, что данное устройство можно использовать непосредственно на месте разборки здания. Следовательно, не требуется затратная транспортировка полученных отходов.

Рис. 5. Щековая дробилка

Также к преимуществам щековой дробильной установки можно отнести удобство переработки и дробления бетона; компактность и высокую мобильность установки для осуществления дробильных работ; возможность переработки, как твердых пород, так и вторсырья; высокую производительность щековой дробилки; гибкость организации узла загрузки; возможность широкого использования дополнительного оборудования.

Что касается процесса удаления арматуры, то целесообразно применение магнитного надконвейерного сепаратора, который самостоятельно освобождается от притянутой арматуры.

Результатом переработки железобетона и кирпича в щековой дробилке является вторичный щебень.

Главные преимущества вторичного щебня:

1) Для создания такого материала нет необходимости использовать тяжелую технику. Процесс переработки железобетона и кирпича в щебень выполнить с помощью мобильного аппарата, который перемещается в нужное место.

2) Надежность. Можно не беспокоиться насчет срока службы вторичного щебня. Он славится своим высоким качеством и прочностью.

3) Универсальность дробленого бетона позволяет использовать его в строительной сфере. Его можно применять для созданий дренажа, траншей, фундамента, дорог. Во многих случаях он заменяет соль, им посыпают скользкие участки во время гололеда. Также его можно добавлять в строительные растворы для укрепления бетона.

4) Выгодная цена. По сравнению с другими видами щебени, этот материал стоит гораздо дешевле. Он подойдет для тех, кто хочет сэкономить на стройматериалах.

Полученный в результате переработки вторичный щебень, учитывая особенности здания, рекомендуется использовать для укрепления грунтов. Для этих целей железобетон и кирпич измельчают в щебень фракцией 40-70 мм. Для проселочных дорог, либо дорог в частных домостроениях разрешается использование вторичного щебня вместо обычного гранитного. При этом используется щебень фракций 20-40 мм. Но стоит учитывать, что при строительстве дорог с большой нагрузкой, использование вторичного щебня запрещено. Так же щебень фракции 20-40 мм используется в декоративных целях.

4. Отходы стекла, массой 0,088 тонн, образованы при разборке окон. Данный вид отходов рекомендуется доставить в пункты приёма.

Таким образом, имеется возможность значительно сократить количество отходов от сноса ветхих строений, направляемых на захоронение. Учитывая планы по реконструкции жилищного фонда в 2022-2030 гг. в Хабаровском крае целесообразно организовать специализированные пункты приема и обработки строительных отходов.

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SECTION 3. PEDAGOGY, LANGUAGE AND CULTURE IN EDUCATION

UDC 37

Auezova G.K., Zhumadilda G.B., Darmenbayeva K.K. Learning a foreign language online: advantages and disadvantages

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Abstract. *The paper provides a brief overview of the advantages and disadvantages of learning via Skype and gives the example of exercises used. The major educational benefit is in meeting the needs of the students who make decision of learning autonomously.*
Keywords: *Skype, digital technology, online learning, computer technology, web camera*

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Modern students from junior nails master digital technology. They prefer to exchange text messages, play on the Internet and communicate on a social network reading books and going to the theater, not to mention the fact that it will not occur to any of them to write letters by hand. This is a generation that has grown up in a paperless and wireless world; a new tribe of people who have been surrounded since childhood by computers, cell phones and other gadgets. In our rapidly changing world, teachers are also forced to use new technologies that make lessons interesting to students and at the same time empower teachers.

Over the past decade, online learning has ceased to be a bold idea and has long been used in various educational institutions. Computers are very useful in many aspects of learning. They can greatly facilitate and accelerate many processes - for example, it is known that students are successfully using distance learning using the Internet all over the world. Computer technologies can also be useful when working with students in classes.

The advantage of new technologies is that they allow the student to study the subject at a convenient pace and mode. In addition, students can choose how much time they will devote to studying this subject, make their own schedule of classes, choose a convenient day and even an hour when nothing will interfere with their studies. Thus, ideally, students take responsibility for their studies.

Skype is a tool to simplify the learning process, it can make this communication more effective. Highlight the main benefits of Skype training. The usual foreign language lessons are probably not the most effective because the group includes too many students. There are different textbooks, but the most important aspect is missing - individual communication. Today, using the Internet anytime you want, you can get this communication. There is no backlog, static or postponement. There is also an additional convenience - to build a relationship with one person for a long period of time. Skype classes avoid monotonous and boring exercises.

In the lesson, the teacher and student include Skype, headset and video camera (if desired), download textbooks and begin to study. There is no need to purchase literature. You can copy or download training materials online. In addition to textbooks, additional authentic materials from various sources are used, selected to achieve the personal goals of students. The teacher explains the material, trains students using exercises and secures the material in practice using active games, drilling and role-plays. There are many opportunities to diversify lessons, to make classes take place in a fascinating atmosphere: you can share screenings around Skype, which will save you from explaining many things, you can watch videos together or open sites. The teacher motivates to speak from the first lesson, gives useful advice and corrects errors in the chat. The atmosphere of these classes gives the student the opportunity to liberate and easily leave the comfort zone.

Skype gives us other advantages:

1. It's very convenient. You can learn the language at home or at work (if you have enough time). You only need a few things: a computer with Internet software, headphones and a webcam;
2. It saves you money and time. If you choose this type of class, you save a lot of time, because you are not in a hurry to learn, and this is the main advantage. Lessons in Skype can be held anywhere - where there is the Internet;
3. You can study materials such as texts, tables, audio, video, presentations using a computer. To do this, you do not need to buy textbooks, they can be downloaded and printed. With the Internet, you can listen to audio and watch video, which is not always easy to arrange at an individual meeting or at a lesson in the audience;
4. You can practice with a teacher at any end of the Earth;
5. You don't spend money on public transport and gasoline;
6. Flexible schedule. You can always move the lesson to a more convenient time;
7. The fact that the teacher's attention is drawn to one student, and not to a group, at times increases the effectiveness of the training process;

As for the disadvantages, the main one is dependence on technical means and Internet accessibility. What if the webcam doesn't work? Many believe that the webcam is always used in Skype lessons, but this is far from the case. Practice shows that while working with a student, the teacher may not use the video camera, thus mobilizing his attention as much as possible. This very effectively develops auditing skills, much faster than during a regular classroom session, where auditing is supported by other types of communication.

It is believed that Skype lessons are more expensive than individual occupations. That's not always the case. If you want to engage with professionals and at the most convenient time for you, the price can be the same as for an individual lesson.

Who may not be recommended for Skype training?

1. Skype is not the best teaching tool for children under 13 due to their psychological and age characteristics. Children of primary school age lack motivation to learn a foreign language, as well as the ability to focus for a long time.
2. If a person already spends a lot of time at work with a computer, additional time spent on the screen will negatively affect his health.

In parallel with self-improvement, the teacher needs to work on preserving his students and developing his own brand. We usually set out principles, teaching methods, and information on education on our website. Potential students get acquainted with this information, ask questions of interest to them. This helps them make a choice in our favor. Creativity and the ability to keep up with the times will be useful here. Undoubtedly, a special responsibility in conducting such classes should fall on the teacher, who acts not only as a consultant on a certain subject, but also as the organizer of the entire educational process at a new stage. That is, the teacher's task is to intensify the cognitive activity of the student in the process of teaching foreign languages. The use of multimedia programs does not exclude traditional methods at all, but is harmoniously combined with them at all stages of training: familiarization, training, application, control. The use of the computer allows not only to repeatedly increase the efficiency of education, but also to encourage students to continue to study the English language independently. Gaming components may also be present to facilitate understanding and assimilation of the presented material. Success largely depends on how methodically well the material is organized, where part of the classes can be implemented using multimedia courses, and monitoring can be carried out using a testing system. However, it should be noted that the effectiveness of language programs is related to the conditions of the environment in which they are applied.

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UDC 37

Baimagambetova B.I. Zoom platform for online training

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Abstract. *The article presents an analysis of the most convenient Zoom platform for conducting online knowledge, as well as the experience of its use in higher education. The relevance of the study is due to the possibility of increasing the efficiency of the educational process through the use of network technologies.*
Keywords: *education, zoom, online session, video conferencing, online session, distance learning, network technology*

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The Covid-19 pandemic has left its mark on all social processes. Education is no exception. The educational process now has to be built taking into account new realities. Many high school teachers participate in online classes and use the Zoom platform for distance learning. I also adopted the use of such services for distance learning in quarantine. Having tried several different services in practice, I came to the opinion that Zoom is the most convenient platform for conducting online classes. In this article, I will try to explain why.

Zoom is a convenient and easy-to-use service for distance learning, online meetings and conferences. The program is great for individual and group classes. Zoom allows everyone to communicate conveniently in real time, as the platform provides excellent communication. Anyone who has created an account can arrange an appointment. The free account allows you to hold a video conference for 40 minutes.

To connect to a video conference, a student only needs to enter its identifier (if necessary, with a password). You can connect to the lecture both from your PC and from your smartphone. The event can be scheduled in advance, as well as a repeating link, that is, for a constant session at a certain time, you can make the same link to enter. Before starting online classes in Zoom, you need to register Zoom and carefully configure the service. If the program is not already installed on your device, then download it from the site: zoom.us and run it. I will list the benefits of Zoom:

1. Great connection.

In my practice, there was not a single case that the platform failed.

2. Video and audio communication with each participant. The organizer has the ability to turn off and on the microphone, as well as turn off the video and ask all participants to turn on the video. You can enter the conference as a participant with view-only rights.

3. You can share the screen with sound. The display of the screen can be paused. Moreover, you can share not the entire screen, but only individual applications, for example, enable browser demonstration. In the settings, you can give all participants the opportunity to share screens, or enable restrictions so that only the organizer can do this.

4. An interactive whiteboard is built into the platform, you can easily and quickly switch from showing the screen to the whiteboard.

5. There is a chat in which you can write messages, transfer files to everyone or choose one student. Chat can be configured to be saved automatically or saved manually at each conference.

6. You can record a lecture both on your computer and in the cloud. Conveniently, you can configure auto turn on the record, as well as pause it.

7. During the conference, you can assign a co-organizer who will have the same opportunities as the organizer: turn on and off the microphone for individual students, rename and divide into rooms.

I am a little conservative and often wary of any changes, so the sharp transition to online when conducting group lectures initially discouraged me. But a day of heavy Zoom testing reassured me. As a result, the first online lesson was excellent both in terms of communication quality and in terms of a wide range of opportunities provided by Zoom. This is how my teaching experience in connection with quarantine has expanded.

The introduction of digital technologies is an unconditional step into the future. Zoom is used not only in distance learning, but also in solving work issues, because video conferencing is much more efficient than telephone negotiations and sometimes much more convenient than face-to-face meetings.

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Markosyan Z.S., Belenova I.A., Kozhevnikov V.V., Makarova K.A. Moral development of specialists in the system of vocational training

Нравственное становление специалистов в системе профессиональной подготовки

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Abstract. *Education is carried out by the entire content of educational activities, which is a two-way process of relations between the subject and the object of education [1]. Educational activity involves the process of transforming moral norms into the inner convictions of the individual, attitudes to action, while the educator acts as a "co-author" and "supplier" of the impact of society on the individual with the help of specific educational means and techniques used by him, and the object of education is an active participant in the process of education : selectively relates to the perception of social influences directed at him and therefore, in a certain sense, he himself acts as the subject of education.*
Keywords: *education, specialty, morality, students.*

Аннотация. *Воспитание осуществляется всем содержанием воспитательной деятельности, которая представляет собой двусторонний процесс отношений субъекта и объекта воспитания [1]. Воспитательная деятельность предполагает процесс превращения моральных норм во внутренние убеждения личности, установки к действию при этом как воспитатель выступает «соавтором» и «поставщиком» воздействия общества на личность с помощью используемых им специфических воспитательных средств и приемов, так и объект воспитания является активным участником процесса воспитания: избирательно относится к восприятию направленных на него общественных воздействий и поэтому в известном смысле сам выступает субъектом воспитания.*
Ключевые слова: *воспитание, специалитет, нравственность, студенты.*

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Задачи: задачей данной статьи является показать нравственное воспитание студентов ВГМУ им. Н.Н. Бурденко, которая является основой профессиональной подготовки специалистов.

В России подготовка специалистов медицинской области ведется в условиях обновления и создания новой образовательной среды при сохранении лучших традиций старого опыта и поиска оптимальных технологий обучения. Профессиональное образование энергично участвует в формировании новой культуры, социальной жизни, являясь ее составной частью. Это обусловило актуальность духовно-нравственного воспитания в процессе профессиональной подготовки будущих врачей и работников медицинской сферы в целом.

Понятия «нравственность», «милосердие», «благотворительность», «помощь», «доброжелательность» и т.д. широко применяются в работе врачей и работников медицинской сферы. В связи с этим при подготовке специалистов медицинской сферы нельзя отгородить нравственное воспитание от процесса профессионального обучения [2]. Профессиональное обучение и гуманистическое воспитание – это единый органический процесс формирования личности студента, причем, приоритет за духовно-нравственным воспитанием. Данная мысль перекликается с гуманистическими идеями В. А. Сухомлинского о ведущей роли духовно-нравственного воспитания личности. Он утверждал, что: «Настоящее воспитание – это воспитание в духе бесстрашия. Настоящая доброта, готовность защищать более слабого и беззащитного – это прежде всего мужество, бесстрашие души!» [3].

Творческое наследие В.А. Сухомлинского носит прогностический характер, его идеи и педагогические технологии актуальны и востребованы в современной образовательной сфере, они легли в основу педагогических подходов, реализуемых в колледже: практико-ориентированного, личностно-ориентированного, гуманистического. Поэтому целью воспитательной работы в вузе является создание условий для активной жизнедеятельности студентов, для самоопределения и самореализации, для максимального удовлетворения потребностей студентов в интеллектуальном, культурном и нравственном развитии.

В соответствии с общей целью воспитания студентов в вузе в качестве основы приняты три интегрированных направления: профессионально-трудовое, гражданско-правовое, культурно-нравственное.

В результате профессионально-трудового воспитания у студентов формируются такие качества личности как трудолюбие, любовь к окружающему миру, профессиональная этика, ответственность, толерантность, креативность и другие качества, которые необходимы специалисту медицинской сферы.

В результате гражданско-правового воспитания у студентов формируются такие качества личности, как гражданственность, патриотизм, социальная активность, коллективизм, любовь к семье и ближнему, Родине и др.

В результате культурно-нравственного воспитания у студентов формируются такие качества личности как высокая нравственность, эстетический вкус, высокие моральные, коллективистские, волевые и физические качества, нравственно-психологическая готовность к профессиональной деятельности.

Сухомлинский В.А. утверждал, что «вся жизнь человека, вся жизнь нашего общества зависит в решающей степени от того, каким будет нравственный стержень у нашего человека», поэтому мы более подробно остановимся на культурно-нравственных аспектах воспитательного процесса [3].

Потенциальные пациенты предъявляют высокие требования не только к профессиональным качествам врача, но и к личностным, к его коммуникативной культуре, его умению создавать доброжелательную атмосферу взаимодействия. Например, при оказании помощи пациентам хосписа востребованы качества, характеризующие не только профессиональную подготовку специалиста, но и личность, – это доброжелательность, милосердие, забота, внимательность, искренность, общительность, ответственность, способность выполнять разнообразную работу, способность к сотрудничеству. Таким образом, в профессиональной компетентности социального работника нравственная компонента является определяющей.

В процессе работы над проектом «Самопознание, саморазвитие, самосовершенствование», студенты определили значимые профессиональные и личные качества педагога: интеллект, коммуникабельность, оптимизм, духовность, нравственность, эстетичность, патриотизм, креативность, трудолюбие, рационализм. Следует заметить, что в профессиональной компетентности педагога нравственная составляющая также является определяющей.

Педагогические константы В.А. Сухомлинского – это «любовь к ребенку, утверждение добра, воспитание красотой», – успешно реализуются в вузе через эстетическое воспитание, благотворительную, исследовательскую и просветительскую деятельность студентов [4]. Следует отметить, что результаты работы студентов взаимозависимы, взаимодополняемы и фактически находятся в органическом единстве, предопределяя формирование нравственно-этической компоненты профессиональной компетентности специалистов социально-педагогической сферы.

Результаты и обсуждение: Результаты мониторинга выделенных качеств в процессе профессиональной подготовки студентов позволили сделать выводы о позитивном влиянии воспитательной среды университета на трансформацию социально-значимых качеств студентов, будущих специалистов медицинской сферы.

Выводы: Таким образом, в университете создаются все условий для активной жизнедеятельности студентов, для проведения проектно-исследовательской деятельности, для максимального удовлетворения потребностей студентов интеллектуального, культурно-нравственного плана, что дает положительные результаты [4]. Выпускники, как правило, подтверждают наличие высокоморальных качеств личности и необходимый общекультурный уровень, что доказывает их востребованность и конкурентоспособность на рынке труда.

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UDC 37

Medeuova B.M., Ergashkyzy A., Sadyrbekova Zh.A. Modern borrowings from English in the speech of representatives of youth culture

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Abstract. *The effect of borrowed words on the formation of adolescent consciousness is analyzed. Main causes and results of this process are investigated.*
Keywords: *borrowings, linguistic culture, teenagers, language, anglicism*

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Currently, English continues to strengthen its position as a language of significant, high social status and expanding its functioning as a world language. The particular concern is the fact that in daily speech of modern youth is increasingly found borrowing from English slang and their derivatives. It is easier for young people to express their thoughts and feelings by means of a foreign language than to use stable expressions of their native language. All this happens as a result of increased information flows, the emergence of a global computer network Internet, the development of the global economic market, international tourism, cultural ties.

The damage to the culture of the language - clogging it with jargonyms, the tendency to illiterate use of linguistic structures and units in colloquial speech - is an obvious problem of the culture of speech of young people. Our everyday speech is not only an indicator of the level of literacy, aesthetic development of a person, the presence of cultural values, but also a means of reflecting these characteristics for the whole society. It is also the most important factor in the formation of spiritual culture, moral and intellectual development of the younger generation. On the one hand, the emergence of new words is expanding the vocabulary, and on the other, due to the use of a huge number of unjustified borrowings, the language is clogged, its identity and unique beauty are lost.

A certain role of propaganda and rooting of foreign words in the vocabulary of adolescents is played by their constant use in advertising, ads, labels. There are goods with English labels: "Milky Way" , "Baunty" , "Nuts" , "Head and Shoulders" , "Fairy", "Tide". On audio and video equipment you can see the inscriptions: "Push" ; "Stop"; "Wind"; "Low" ; "High" ; "Light"; "Noise," etc. To numerous inscriptions are added borrowed, already rustic to one degree or another words. For example, you can hear phrases such as: It was a show! ; wonderful clip; to buy the best-seller (best seller); it was a hit; work in the office (office); - buy pizza (pizza).

Most borrowings found their place in youth slang, since slang is an important part of the linguistic culture of teenagers. The most productive sources of replenishment of the lexical stock of young people are such areas as the media (the Internet is the "record holder" for the use of borrowing, especially in advertising texts, incident reports, etc. Many professionals with a philological education work in this area, it is they who should carry the culture of the language "in the masses").

The fascination with anglicism has become a kind of fashion, it is conditioned by stereotypes and ideals created in youth society. Such a stereotype of our era is the image of an idealized American society, in which the standard of living is much higher, and the high pace of technological progress leads the whole world. Thus, adding English borrowings to their speech, young people in a certain way approach this stereotype, become involved in American culture, the style of life ("шузы" from shoes; бутсы from boots ; "супермен from superman; "хаер" from hair ; "инглиш" - transfer from teenage jargon from English ; "холидей" - from "holiday" ; "френд" - from "friend" ; "фейс" - from "face"; "комп" - from "computer" etc.) But despite this, everyday speech does not experience an excessive influx of foreign words. Our people have long entered into political, commercial, scientific and cultural ties with other peoples. At the same time, the language was enriched with words from other languages. These words called new things for our people, customs, concepts, etc.
Everything unnecessary is screened out of the language on its own. The most important thing is to know the meaning of the spoken words and use them on time.

There is also some justification for the use of anglicisms:
- firstly, sometimes anglicisms are more convenient to use, because they are shorter, more clearly express the meaning;
- secondly, Anglicism is already more understandable to many than a long translation;
- thirdly, these words have already firmly entered our everyday speech, especially among young people, in the media.

Most often, teenagers use anglicisms when communicating with friends and in the computer sphere, as well as when transmitting their emotions and mood, most often when describing the weather, food and in the family. The younger generation cannot help but use English words in their speech, because some of these words have long been penetrated into our spoken language. Borrowing words from other languages is a natural and law-making process characteristic of any developed language. Therefore, the correct attitude to borrowing is not a refusal to use them, but a correct understanding of the meaning of a foreign-language word, its semantic shades, stylistic coloring, the features of its combination with other words. Knowledge of foreign words broadens the outlook of a person, introduces him into the world of other languages, helps him to better navigate modern life.

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UDC 37

Sadykova E.Zh., Ogay Y.A., Abilakimova M.P. Computer Slang

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Abstract. *This article deals with the questions concerning computer slang. The distinction between computer slang and computer jargon is explained.*

Keywords: *computer slang, computer jargon, professional language, user, Internet*

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Computer and Internet technologies have become an integral part of people's lives since the end of the twentieth century. The rapid development of computer science was certainly reflected in the language, and mainly in its vocabulary. The terms used in the narrow circle of computer specialists are now relevant for a wide range of people who are users of computers and the Internet. Such a language that has gone beyond the terminological system is most often referred to as computer slang. For Russian users, the main source of this slang is English Internet slang, which is a reflection of the processes of globalization and internationalization of science taking place in the world.

Indeed, words related to rapidly developing technologies and new developments in America, falling into Russia, mainly do not have corresponding equivalents in the Russian language, which leads to the borrowing of English terms. For example: *апгрейд-* from English up - increase, grade - quality) - increase system performance by replacing modules or adding additional elements; «аська» — the name of the ISQ program, derived from the English "I seek you" -«Я ищу тебя»; *пасворд (password)* — password required to access network services, etc.

Computer slang researchers highlight the main methods of its formation, emphasizing that they all come down to adapting the English word to our reality and making it suitable for a permanent user. An example is the classification of P. A. Gorshkov, who calls such methods as:

- tracing paper - full borrowing of a word with its meaning, pronunciation, spelling (*device – девайс, hard drive – хард драйв*);
- half-tracing paper - adaptation of the English term to the norms of the Russian language at the level of not only phonetics, but also writing and grammar (*application – аппликуха* (прикладная программа); *disk drive – дискетник*, *User's Manual –*

мануалка);

- translation using standard vocabulary in special meaning(*windows — форточки, disk — блин, to delete — сносить*);
- translation using slang from other professional groups (*incorrect programm — глюкало*);
- phonetic mimicry - the use of semantically dissimilar commonly used words as equivalents of English computer terms (*button — батон, shareware — шаровары*).

There are phraseological revolutions in computer slang, both verb and substantive: *жать батоны* (работать мышью), *глюк полиро- вать* (отлаживать программу).

Nevertheless, in some studies on computer slang and its methods of formation, the terms "computer slang" and "computer jargon" are used as synonyms. We do not adhere to this point of view, since in the scientific world when defining the concept of "slang" there is not yet a consensus, the term "jargon" has a fairly clear interpretation: a social dialect that differs from a national language in a specific lexical composition, phraseology, the essential feature of which is that it is used by certain social, professional or other groups united by common interests (for example, military jargon, criminal, naval, etc.).

In our opinion, the two main criteria make it possible not only to wear lexical units to slang, but also to delimit them from other layers of non-standard vocabulary: 1) who uses special non-standard vocabulary and 2) for what purpose. We formulate the definition of slang as follows: slang - an expressive, emotional-evaluation vocabulary of the colloquial style, including new words or old ones with a new meaning, which came from different sources (professional, corporate or other social groups) and have become well-known and commonly used (general slang) or have a pronounced relationship with certain social groups (professional, corporate, etc.), but used by speakers, including not representatives of these groups, outside them (special slang). All slang vocabulary (general and special slang) is purposeful, that is, used for some purpose: demonstrate their knowledge of life and superiority, sense of humor, express thoughts in a fresh and original way, to make speech more piquant and figurative, to create a non-coercive-familial environment between speakers, give an assessment to people, objects and events - from uplifting to derogatory, etc. In other words, slang appears in speech in the form of emotional evaluation, expressive vocabulary or phraseologisms and only in the mouth of those, who has a specific communicative purpose and is not related to the sources from which these lexical units originated.

It follows from the above definition that computer slang appears in the speech of people who are not directly related to the computer sphere of activity, that is, it is the language of ordinary computer and Internet users, which they use because it has become common knowledge, or for some communicative purpose. Specialists in this area - computer scientists, system administrators, hackers, gamers, etc. - speak professional jargon, which they themselves created and which allows them to ward off the world around them. In this regard, it should be especially noted the computer jargon of hackers who use their professional language mainly not as a means of communication, but as a kind of code, a cipher by which professionals can recognize each other and prevent "strangers" in their environment, since hackers consider themselves a kind of bohemian, cream of the computer community, and only dedicated can communicate with them on equal terms.

Thus, we agree with those researchers who consider the professional language of the computer world and the Internet and the ways in which it is formed as jargon. And in order for computer slang to be implemented in user speech, it must go the following way: the special term - jargonism - slang.

Currently, not much work has been published on computer slang and the ways in which it is formed. This is due to contradictions in relation to the subprime layers of the language - jargon, vulgarism, argo, and primarily slang, as well as the prevailing opinion that such a phenomenon as computer slang is not worthy of the attention of scientists. Nevertheless, the rapid development of computer technology and the Internet continues, which has already significantly enriched the language with new concepts and related terms and opens up a vast field of research for linguists.

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