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### Spoken Discourse

The article deals with discourse markers for showing a change in the way the conversation is developing or showing the other speaker how you are reacting to what they are saying.

## discourse markers, conversation, words, phrases, information, speaker, quoted speech, expression, reported speech, reply, topic, talk

Typical discourse markers include 'well', 'like', 'er', 'erm', 'OK', 'oh'. They are used in written or spoken language, especially when it is studied in order to understand how people use language. Even if you read English well, and have a good vocabulary, you may encounter difficulties in conversation. There is a strict limit on the help a dictionary can be in such circumstances. Even if you are able to pick out the words you are unable to recognize, you can hardly halt the conversation in mid-flow while you look the words up. Remember, though, that an expression of interest will sometimes 'buy you time' while the other person continues talking. You can also occasionally use your turn to speak to introduce topics in which you have a reasonable command of the vocabulary.

English has specific expressions that will help you interpret what the other person is saying. Identified correctly, they will ensure that you perform your half of the conversation well. These expressions have so little meaning that they are not usually thought of as belonging to the language, though there is no logical reason not to treat them as a special kind of word. They include words such as **oh**, **well**, **like**, **er**, and **OK** (pronounced and sometimes written okay).

All of these words serve important purpose in conversation and are known technically as **discourse markers**. In general they are used to indicate that you are ready to speak or want to keep speaking, or to show how you respond to what someone has just said. We will discuss here some of the most useful discourse markers of this type.

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All the examples are from real conversations so do not be surprised by the use of incomplete sentences and repetitions.

#### Oh

The discourse marker **oh** is typically found at the beginning of replies where it is used to show that you have just been told something new. For example:

Doctor: I think you've probably got what we call dry eyes.

Patient: Oh.

Oh often combines with a word or phrase that confirms that you now understand, such as oh I see or oh right, or that evaluates the new information, for example oh good, oh heavens, oh dear, or oh no :

Travel Agent: Your flights are all confirmed.

Customer: Oh wonderful.

If someone reminds you of something you had forgotten, you typically start your reply with **oh**. For example:

Speaker 1: Remember he wanted to merge the groups. Don't you remember?

Speaker 2: Oh yeah. Oh yes. Of course.

It is also used to accept someone's answer to your question. For example:

Speaker 1: Is that too sweet?

Speaker 2: Yes.

Speaker 1: Oh.

Oh says that you accept the truth of the answer or statement that you have just heard. You can however combine it with **really** or with a question to show surprise, for example, **oh did you?** This passes the talk back to the other speaker who will usually confirm what they have just said. They will also often add to what they have just said. For example:

Speaker 1: I went up to Leeds.

Speaker 2: Oh did you?

Speaker 1: Yeah... saw Kathryn Clarke.

In British English, **oh** is used to introduce quoted speech, either your own or someone else's. For example:

She says oh I've hardly been there, I've been at Joe's.

Well

**Well** is another expression used to signal the start of reported speech. For example:

So she said well I'll phone you tonight.

Well is also like oh in that it too is used at the beginning of a speaking turn, but unlike oh it indicates that you think there is something slightly wrong with what has just been said. You start your reply with well when answering someone who has just said something factually incorrect or made a false assumption. For example:

Speaker 1: I mean it might take us another two months before we get out. Three months.

Speaker 2: Well I would say six months.

You can also begin your answer with **well** if someone asked you a question which assumes something that is not fact true, for example:

Speaker 1: What she did the whole lot?

Speaker 2: Well yeah, I think, well, she didn't do everything.

Here the first speaker is expecting the answering 'no' in a roundabout way.

Another use for **well** is to round off a topic near the end of a conversation. For example:

Well I'll let you get back to work.

Like

In American English, like is the normal way of introducing speech:

And my husband was like, I hope something's not wrong.

It is also used to focus the listener's attention on what follows, either because it is new information or because it is important:

I was so, like, stressed out.

You can also add **like** to a request to indicate that what you are saying might be welcome to the person or people you are addressing:

So if I if I if I phone you tomorrow after six so that we can like arrange a time, will that be OK?

It is also indicates that your wording is imprecise or an exaggeration:

I think they order it like loads and loads in advance.

#### Er and erm

**Er** and **erm** are often used when you are trying to find the right word. English tries to avoid silence in speech turns; **er** or **erm** can be used to fill the silence that would otherwise exist while you search your memory for the word. For example:

And then it became perhaps a troublesome er entity.

Similarly when you are not quite sure what you want to say, you can use er or erm to prevent silence. In these circumstances you may need to use er or erm more than once. For example:

Couple of other points about the erm or er about the er Vienna settlement in general.

It is particularly common to use **er** at the beginning of a speaking turn, when after all you are most likely to be unsure how to say what you want to say. For example:

Speaker 1: How long...how long have you been off school then?

Speaker 2: Er couple of weeks.

Because of this it tends to occur particularly with replies where the speaker is unsure of how the information is going to be received. For example:

Speaker 1: How did you know I was going?

Speaker 2: Er...I don't know I think Clare may have said someting.

Some people frown on the use of **er** or **erm**, but they are found in the speech of most English speakers. It is perfectly acceptable to use them sometimes and it is much better than going silent in the middle of what you are saying.

#### OK

A case could be made that **OK** is one of the most important and useful discourse markers available to speakers of English. It has a number of users and the list of these that follows is not complete. Perhaps the most basic use of **OK** (though not the most common) is to indicate that you accept a suggestion, request, offer, or information designed to help you achieve something. For example:

Speaker 1: You'll need to speak to Linda Hans in the administration office. She'll tell you.

Speaker 2: OK.

A related use of **OK** is to indicate that someone has responded to your

suggestion, request, offer, or question in a satisfactory manner. For example:

Speaker 1: I'll give her a ring on Sunday and then I can give you a ring.

Speaker 2: Yeah.

Speaker1: OK.

Sometimes it serves to show that you accept the other person's response but you have something else to say that may affect the situation. For example:

Speaker 1: He must have been looking at the wrong columns, I think.

Speaker 2: Well, he shouldn't do.

Speaker 1: OK I'll I'll nip up and see him again.

Another use for **OK** is to serve as a bridge between two topics or between two stages of the talk. Sometimes this takes the form of closing one topic and inviting another one. For example:

Speaker 1: Yeah I wanted to point out to you, you know, we don't want it to happen.

Speaker 2: Right, **OK.** Anything else?

Sometimes **OK** is used by lecturers and teachers to move on to the next stage of a lecture or lesson. For example:

The upshot was in 1830 Greece became an independent state. Her independence guaranteed by Britain, Russia and France. **OK** erm I suppose in this context that I ought to mention as well er Belgium. I'll probably refer to it again later on. Er in Belgium of course in 1930 erm a nationalist revolt broke out in response really to the French revolution of that year.

It is also used by chairs of meetings to move on to the next item on an agenda or the next topic of discussion. For example:

Yes, and people should tell you if they take it. Mm, mm, **OK**, that's all from headquarters, right then we move on to 'Any other business'.

If you learn to recognize the discourse markers we have discussed here, you will be able to guess more accurately what the other person is trying to say. And if you can use discourse markers correctly in your own speech, you will sound very natural in English and your conversation will flow more smoothly. Список літератури

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# Напрями формування ефективної системи управління банком в умовах економічної кризи

У статті охарактеризовано напрями формування ефективної системи управління банком. Досліджено проблеми банківських криз, визначено оцінку умов, причин і наслідків розгортання сучасної банківської кризи та її проявів в Україні, а також пошук шляхів оздоровлення вітчизняної банківської системи та її інститутів у кризовий та посткризовий періоди.

банківська криза, банківська система, антикризове управління, стабільність банківської системи, система управління, удосконалення структури, ефективність системи

Формування ефективної системи управління банком в умовах економічної кризи є актуальним питанням дослідження як для науковців так і для практиків. Інноваційні технології професійного розвитку банківських працівників постійно і динамічно розвиваються, що дає поштовх вивчати і досліджувати їх. Різноманітні за наслідками та формами прояву банківські кризи супроводжують ринкову економіку впродовж усього історичного періоду її існування та притаманні їй. Однак донині не знайдено універсального методу

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