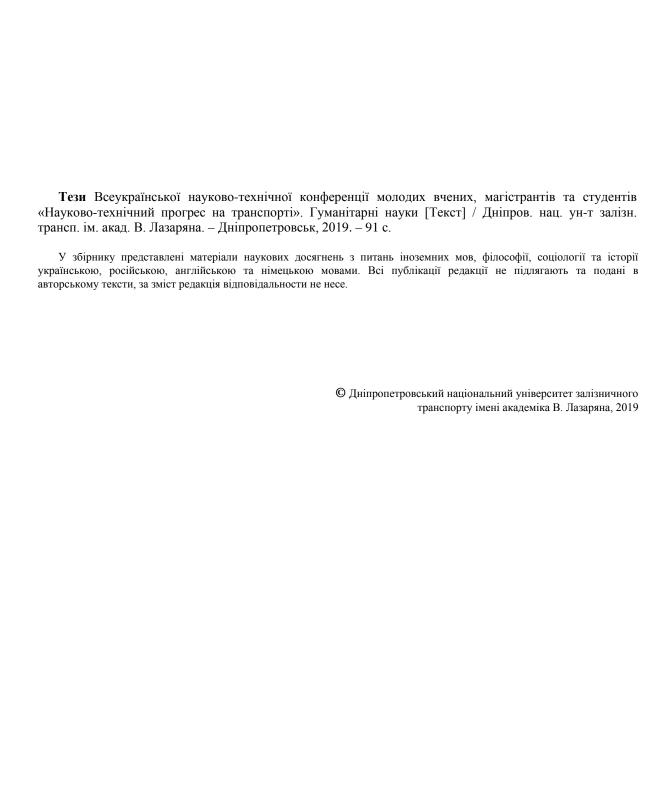
## Міністерство освіти і науки України Дніпровський національний університет залізничного транспорту імені академіка В. Лазаряна

## *ТЕЗИ*

79 Всеукраїнської науково-технічної конференції молодих вчених, магістрантів та студентів «Науково- технічний прогрес на транспорті» (25 березня – 31 березня 2019 року)

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for up to 200 people, a built-in photo editor as well as a base of stickers, with the ability to add your own ones. But in comparison with other messengers, Telegram hasitsdisadvantages, too. Significant failures are the lack of video calls, absence of secret chats on the desktop version, and inability of setting Peer 2 Peer calls on the PC version.

The second messaging app platform is Viber. Viber is a free instant messenger designed for exchanging text and voice messages, as well as for making calls. The application is available for all platforms and supports file sharing function. User authorization is enabledby phone numbers, and user contacts from the phone book are transferred to the application storage, for ease of communication. You can create a chat for up to 100 participants for group communication in real time. The application has a number of advantages that makes it so popular in the world: the presence of a large number of emojis, stickers and backgrounds for the chat, its own gaming platform, the ability to create open chats, push-notifications in offline mode, thegeolocation determination. The main disadvantages of the messenger are security problems and a large amount of spam.

The analyses oftwo most popular messengers in the end of 2018 enables conclusion that both applications have similar functionality, which allows users to enjoy the capabilities of instant messengers. Comparing Telegram and Viber demonstrates that Telegram is superior to its rival in security and chat capabilities, but Viberholdsits positions because video calls are its most demanded feature. According to the analyses, Telegram is more suitable for confidential correspondence, and for creating chats requiring a large number of participants. However, Viber is more suitable for personal use, for family and friendly correspondence, which most wanted feature in this communication platform is available as a large base of stickers.

## SAFFLOWER AS AN ALTERNATIVE TO SUNFLOWER

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Recently, the climate of the southern part of Ukraine has become more arid. This was confirmed by the meteorological data recorded in the last 20 years. Due to the lack of moisture, the condition of the soil deteriorates, which leads to a decrease in the productivity of the main cultivated crops in the region and harvest losses.

Safflower is grown predominantly as an oilseed crop, promising for the arid zone of southern Ukraine. In seeds of safflower 32-37% (in the core 50-56%) of semi-drying oil (iodine number 115 - 155) and up to 12% protein are contained. Oil extracted from seed kernels is approaching sunflower according to its taste, it is used in food. Oil extracted from whole seeds has a bitter taste, it is used for the production of drying oil, white paint, enamel, soap, linoleum. Achene of safflower is used as forage for birds. From the flowers of safflower, a yellow dye of cartilin is produced, which is used in carpet production and for the coloring of fabrics.

Created and cultivated varieties of safflower in Ukraine (Institute of Oil Cultures (NAAN) - Solnechny, Zhivchik - are characterized by strong drought tolerance, but at the same time these varieties are characterized by high celestial content of the seeds, which requires high soil cloactivity when sowing large amounts of soil moisture necessary for seed germination and emergence of seedlings, causes the earlier periods of sowing to be used more effectively for the use of winter-early-summer soil moisture reserves. Eva provides efficient use of seeds and seedlings of safflower of soil moisture in the seed layer. The lack of moisture in the soil seed layer, intense soil moisture losses, and the delay in seeding time (especially under dry conditions) lead to a decrease in seed germination, crop rotation, and dryness. An analysis shows that the seed quality of seeds can be increased by influencing the physical factors.

In the preparation of seed crops, more than forty physical methods of exposure to seeds are used to stimulate germination energy, field germinating, enhance photosynthetic activity,

increase the activity of enzymes and oxidation-reduction processes in the metabolism, which in turn leads to improved product quality, acceleration of processes ripening, increase in plant productivity. One of the factors affecting the improvement of seed quality of seeds, their accelerated germination in the soil is the temperature processing of the seed before the seed. The purpose of the research is to study and establish optimal parameters of temperature processing of seeds, as one of the factors of influence and changes in the quality of seeds of safflower.

Safflower is classified as a short-day plant. With the advancement to the north, it noticeably lengthens its growing season. Nevertheless, safflower has advantages over a sunflower. Safflower is a heat-resistant, drought-resistant, salt-tolerant crop, more stable in production than sunflower. Delivers short-term freezing, is characterized by a powerful root system and high concentration of cellular juice.

This culture does not require special cultivation technology, but although partial self-pollination is one of the characteristics of safflower, for the good productivity it is necessary to have insect pollinators.

## EXPERIENCING FINANCIAL PRESSURE AMONG UNIVERSITY STUDENTS

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According to the latest research by the Ukrainian State Statistics Service, macroindicators of Ukraine showed positive results, but at the same time, the level of inflation significantly deviated from the targets of the National Bank of Ukraine and reached about 13-14%. The restoration of industry two years ago was interrupted by a break in trade relations with the temporarily occupied territories of the Donetsk and Lugansk regions, as a result of which, our economy lost up to one and a half percent of GDP growth. These changes affected the field of education. In 2018, only 25% of students get scholarships, and in 2019 they plan to cut down this amount to 15%. Thus, economists predict a rise of financial instability in the budgets of lots of students and their families.

The results of the social research conducted by us among the TSATU students showed that nearly 44 % of respondents face financial difficulties from time to time, 33 % told that they have no financial problems, and 23% of students have serious financial problems. At the same time, nearly 1/4 of students is supported by their parents, only 17% have the scholarship and 10% work in order to earn their living. Taking all of the received data into consideration, we can state that more than 60 % of respondents constantly experience financial problems.

Thus, we offer the most reasonable, in our opinion, solutions to financial problems that the students of our university and country are faced with:

- 1) Cashback. It is the process of returning part of the money from the purchase, and, in fact, one of the types of loyalty programs. It occurs on bank account after the commission for the purchase made by the user. Banks use cashback to attract customers to new services or work in areas that are not typical for themselves. For example, Alfa-Bank has a cashback program for payment in various types of outlets.
- 2) A financial safety cushion is an accumulated amount of savings in which you can live a certain time. Financiers argue that the best option for creating such a cushion is to set aside 10% of your monthly income. The optimal period to form a safety cushion is from 3 to 6 months. It is advised to keep money in precious metals, foreign currency, or on a bank deposit account.
- 3) If money loves the count how to learn to count them? The answer is rather obvious: you need to keep home accounting. The advantage of fixing the expenses and income is that you learn how to manage your financial resources properly. Saving the budget and maintaining it will not only restore order in your finances, but also have a positive effect on your life as a whole.