

ing — to hide, move and invest wealth to which someone else has a claim — were set.

Over the next four millennia, the principles of money laundering have not changed. But the mechanisms have.

Money laundering is often described as a three-stage model:

1. The Placement stage. The cash is placed into the financial system and transformed into the other asset forms like travelers cheques etc.

2. The Layering stage. Typically, layers are created by moving the money in and out of the offshore bank accounts.

3. The Integration stage. The money is integrated into the legitimate economy with all other assets.

Money laundering is said to be the third biggest industry world-wide. Estimates of the size of the problem totals more than \$500 billion annually.

Money laundering crimes affect everyone as any crime does.

Among the anti-money laundering actions offered by UN we may find:

1. Constant monitoring of money laundering trends, patterns.

2. Analysis of money management practices.

3. The adoption by the governments of information standards and many more.

All these concerns should lead to concerted international action for the solutions to combat this growing menace called money laundering.

Отмывание денег может считаться по масштабам преступлением XXI века. Хотя оно насчитывает многовековую историю, сам термин появился во времена "сухого закона" в США в начале XX века. Это процесс, создающий иллюзию того, что незаконные (грязные) деньги получены законным путём. Отмывание денег — это сложная, высокотехнологичная деятельность, выходящая за пределы национальных экономик. Поэтому для решения этой проблемы требуется особое внимание не только компаний, ТНК, местных правительств, но и международных организаций.

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## **POVERTY AND THE WAYS OF SOLVING THIS PROBLEM**

The definition of poverty:

It is easier to define poverty than to eliminate it. World Bank research shows that poverty is a global problem of huge proportions: of the world's 6 billions of people 2,8 billion live on less than 2\$ a day and 1,2 billion less than 1\$ a day. But poverty is more than a measure of

income or distribution; it is also voicelessness and powerlessness, the fear of losing one's income, the uncertainty of social, political and economic outcomes.

Economic growth continues to be central to poverty reduction. As proposed by the World Development Report 2000\2001, attacking poverty requires actions in three areas: *opportunity, empowerment and security*- at the local, national and international levels.

*Opportunity* means adopting policies to stimulate growth and taking actions to expand poor people's assets such as increasing the share of public resources received by the poor, improving the quality of services and implementing land reform programs-from redistribution to land titling. Microfinance institutions access to information, technology, simplifying tax can help expand the market opportunities for the poor.

*Empowerment* means strengthening democratic and participatory mechanism, focusing public actions on social priorities, making legal systems accessible and "responsive to poor people, curbing corruption and harassment and supporting effective and participatory decentralization.

*Security*', public health campaigns, restricting arms sales, reducing the sources of volatility in capital flows can help prevent major shocks such as epidemics, violent conflicts and financial crisis.

Данный доклад на тему "Бедность и пути решения этой проблемы" дает яркое представление о том, что же такая бедность (унижение, вынужденность принимать грубость и быть зависимым, безразличие со стороны других людей) и какие последствия она вызывает (недостаток информации, образования, медицинского обслуживания, СПИД и другие болезни, беспризорные дети и т.д.).

В докладе представлен один из путей решения проблемы бедности, а именно: экономический рост, который продолжает быть самым важным.

Мировой Банк предлагает воздействовать на три области: возможности, полномочия и безопасность на местном, национальном и международном уровнях для решения данной проблемы.

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## **MARTIN LUTHER KING'S "I HAVE A DREAM" AS A MANIFESTO AND RHETORICAL MASTERPIECE (РЕЧЬ МАРТИНА ЛЮТЕРА КИНГА "У МЕНЯ ЕСТЬ МЕЧТА" КАК МАНИФЕСТ И ПРОИЗВЕДЕНИЕ ОРАТОРСКОГО ИСКУССТВА)**

In 1963 in the USA there was an upsurge in civil rights movement of African Americans that peaked on August 28 when 250,000 people