• The results of such advertising technology will not be instant and it will be almost impossible to plan the time of exposure for *Product Placement*.

Meanwhile, despite the widespread use of *Product Placement* in mass media over the world, its usage in Belarus is extremely limited. This is primarily due to the unpopularity of Belarusian cinematography, music, etc. in foreign countries. It is simply unprofitable for a brand manufacturer to pay for mentioning his product in Belarussian media. Therefore, in the near future, we are not likely to see any well-known brands in Belarusian media. However, *Product Placement* in Belarus can be useful in attracting Belarussians to our domestic products.

The only exception is Belarussian video game industry, in particular, games developed by the Belarusian company Wargaming.net. They are very popular both with Belarusians and foreign gamers. The main project of the company is a military simulator World of Tanks with its huge audience. So, it can be effectively used in *Product Placement*.

Thus, *Product Placement* today is a billion-dollar industry. It is one of the most profitable and popular types of advertising. However, Belarusian media resources are not attractive for *Product Placement*. This is the reason for the absence of this type of advertising in Belarus. With the creation of new media projects and the development of old ones, our country will be able to use such an advanced method of advertising.

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MULTI-LEVEL MARKETING

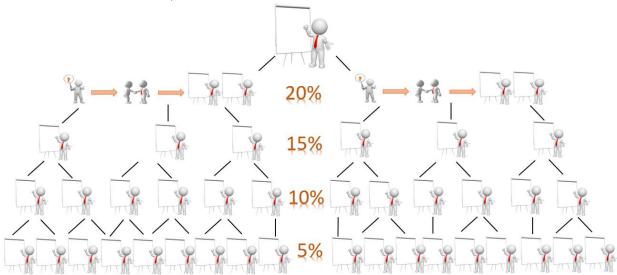
What is MLM-marketing? Usually people have associations with Oriflame, Avon, Herbalife, Tiens and others companies. They are used to regularly calls from managers, who tell about unique products that haven't any analogues, attract us with various sweepstakes, gifts, they send spam every day, offer to start a business, try to "help". But in reality, they want to make money on us. And just imagine, people believe, give our contacts and, ultimately, buy. Of course, this isn't the end.

Customers can't notice how they are becoming direct distributors of this network. A week later, as under hypnosis, new distributors compile a list of friends, call everyone they know, send them spam and desperately believe in the illusion of a quick and easy income. But does MLM-marketing work this way? Let's see.

Multi-Level Marketing, is a concept that involves the endless sale of goods and services from one distributor, to another person, who later becomes a new distributor, forming one network.



The linear, or binary scheme works. Distributor **A** create a team with **n** members (for example 5). The same distributors **B**, from the distributor's **A** team sale products and they together get a certain percentage from this purchase. But Distributor **A** gets a higher percentage than distributor **B**. Than appear **n** number of distributors **C** and from their sales distributors **A** and **B** also receive interest. This circuit works endlessly, new network appeared and "business" will start working for distributor **A** like for other distributors, respectively. That is, it's important the number of distributors, not customers.



At first, MLM-marketing appeared in the USA. Karl Rehnborg, who grew alfalfa, decided that its beneficial properties could be used to improve the vitamin tone of the human's body. He had a good purpose and, accordingly, distributed it without any money. Gradually, information about it began to spread from one person to another, but there was no effect from the promotion of free products. Then Rehnborg decided to sell it at the average market price. It was the right decision.

The essence of MLM-marketing is to promote goods and services in a cheaper way without intermediaries, without advertising. It works thanks to the so-called "word of mouth", where people talk about products and offer it to each other. Now MLM-marketing is an illusion of easy money. This situation is typical mainly for the USSR countries. In this countries MLM-marketing began to spread in the early 90s, after the collapse of the USSR and during unemployment.

It is important to understand that MLM-marketing is a type of marketing. This is just a way to promote products through distributors. What about company's activity that uses this type of marketing, but at the same time spreading people for money, is a completely different conversation.

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THE PSYCHOLOGY OF MONEY

It is well known that money plays one of the most important roles in modern society, but only a few people realize it what way it affects our lives. The psychology of money can help to understand how our beliefs, expectations, and feelings influence our financial behavior, success, and disappointment. Its main purpose is to make people become more aware of money scripts, to show how they may be sabotaging themselves and how they can rewrite those scripts to create more success. How you earn, save, spend and invest, what your business strategy is, may influence your mental health.

Almost every day we spend money on different goods and services and do not pay attention to the sensations, which are connected with such process. But many psychological phenomena come from that it. For example, some people have such fear as emotional spending. It is the fear of things causes them to spend more money, as they use it to feel safer. They are afraid that people can leave or stop loving them if they don't make material gifts.

Another phenomenon is that a man might suddenly feel scared about losing a job and start throwing money at the problem –applies to courses, buys new outfits for interviews and so on. Their main problem is that they think problems are solved very quickly with the help of money. In fact, they just cover one problem by