

portray themselves as honest enterprises with good conditions and high incomes. In order not to become a victim of a financial pyramid scheme, it is worth studying information about financial literacy. And the funds invested in a pyramid scheme could become a start-up capital that would bring profit in the future.

Thus, financial pyramids pose a threat to the financial security of any country and destroy the basis of the state's economy. A pyramid scheme relies on a sense of greed that takes over a person. And a person becomes a player who is easy to manipulate.

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CURRENT TRENDS IN THE DEVELOPMENT OF THE WORLD ECONOMY

Современные тенденции развития мировой экономики

The modern world economy includes many development trends: changes in the structure of production and consumption, increasing the importance of education, qualitative changes in the labor process, increasing attention to the environment, the recovery of small and medium businesses. Let us focus on the priority trends of the XXI century:

- internationalization of economic life;
- transnationalization of the economy;
- integration of national economies.

Internationalization of economic life is a constant increase in the interdependence of different countries of the world, the successive transition of economies from a closed system to an open one. Internationalization of international economic relations is connected, first of all, with the process of further growth of the social nature of production and socialization of social relations.

The process of internationalization of international economic relations is developing very rapidly these days, thanks to the development of scientific and technological progress. For example, telecommunication systems make it possible to establish business contacts between firms in different parts of the world in a matter of minutes. As the international division of labor intensifies, systems of international production, in which enterprises, scientific and technical, implementation and marketing organizations from different countries interact, are more active. Thus, internationalization takes place both at the micro- and macro level.

Internationalization of economic life and transnationalization of business gradually lead to a qualitatively new phenomenon of economic life — international economic

integration, where through the process of interaction of economies there is a convergence of economic mechanisms and areas of their development, coordinated supranational regulation of economic activity. World integration starts with economic regionalism — the process of formation of more favorable conditions for trade and movement of production factors in individual countries. Beyond regional integration, conditions for economic integration are gradually maturing: proximity of the level of economic development, proximity of historical cultural ties and unity of economic interests.

A characteristic feature of the modern stage of world economic development is the process of globalization, which manifests itself in all markets. Globalization to date has affected only a small group of industrialized countries, barely touching Africa and Asia. In deciding whether to plunge into the global world, it is necessary to carefully calculate what globalization will bring to this or that country and whether the losses will exceed the possible benefits. Direct investment by multinational corporations does not always lead to unambiguously positive results, which is why they are called "tools of backwardness," because they produce unnecessary products with unnecessary technology. "Side effects" of the global economy include pollution, the abolition of the 40-hour work week, the violation of consumer rights, and the elimination of all the gains of workers' centuries-long struggle for their rights.

Thus, after analyzing the current trends in the global economy, we can see that the future of the global community looks very dim.

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WAR AS WAY TO RESOLVE CAPITALIST CONTRADICTIONS

Война как способ разрешения капиталистических противоречий

Which of the problems of the modern world worries humanity the most? Global inequality, famine, epidemics or environmental disasters? Common sense suggests that our collective efforts should be aimed at saving people from various hardships. But, judging by the dynamics and structure of global financial flows, the limit of human dreams is a rapid self-destruction.

While the planet was shaken by the covid pandemic, global GDP fell by 4 %, and the number of hungry people in the world exceeded 800 million people, governments continued to increase military expenses. In 2022, they broke another record and exceeded \$2 trillion.