



MODERN DAY MONEY STORIES TO HELP YOU  
STAY AHEAD OF THE CURVE

surviving the...

**The Party is Over**

# Bear Market



## This Month's Stories

**1. How high will the FED raise rates, and how long will it continue?**

page 4

**2. Can you play the short term game and battle inflation in a bear market?**

page 8

**3. Is it a good time to keep your retirement in U.S. real estate?**

### MONTHLY INFLATION COUNT SINCE THE START OF THE 2020 PANDEMIC



January 2020 US Dollar Purchasing Power - \$1  
Aug 2022 US Dollar Purchasing Power - \$0.87

**Purchase Power  
Decrease**

**11.5%**

source - U.S. Bureau of Labor Statistics

## The Fed raised interest rates by 0.75% again, signaling it will continue aggressive campaign against inflation

The Fed announced its third consecutive supersized interest rate hike on Wednesday and indicated that it would continue to be aggressive should inflation remain elevated. When the Federal Reserve started hiking interest rates to combat decades-high inflation, Chair Jerome Powell stressed that the central bank could

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increase borrowing costs without inflicting too much damage on the economy. "We feel the economy is very strong and will be able to withstand tighter monetary policy," Powell said in March. Six months later, Powell is sounding less assured.

Slower growth and higher unemployment "are all painful for the public that we serve, but they're not as painful as failing to restore price stability and having to come back and do it down the road again," Powell said.



"The silent majority wants to be able to buy a house at a reasonable price without having a bidding war over it," said Jim Cramer, CNBC. "The silent majority knows that their stocks are going to be worth less when they retire if Powell doesn't act now – the central bank has to increase interest rates to avoid pain even further down the line."

CNBC.com

# 101

## LOAN PROGRAMS:

EVERY AMERICAN NEEDS TO KNOW ABOUT

The next 20 years will go by faster than the last 20. Your goals will most likely grow or change course over the next two decades, and you will need many different savings plans and loans to get there.



DISCOVER WHY NOW IS THE TIME TO  
MAP OUT THE PATH & GAMEPLAN

Chad T. Mitchell

publisher of "The Metropolis Monthly" newsletter,  
author of eBooks  
"5 Things to Consider When Choosing a Loan"  
& "Create Your Own Family Bank"



## Couch Surfer Challenge

Some things about money you might not know about

5 THINGS TO CONSIDER  
BEFORE BUYING A HOUSE:

**For those planning or purchasing a property,**  
**the release of the new eBook is next month.**

**[University.MetropolisMonthly.com](http://University.MetropolisMonthly.com)**

## Playing the Long Game or Short Term?

Investors should be prepared for some more market volatility in reaction to the Fed news too. But as far as investment strategy goes, the best plan of action is likely to stay the course. Charles Schwab's Rob Williams told Money recently that "we don't think people should make major changes" — as long as they have a diversified portfolio and keep their focus on the long term.

### **Fed rate hikes can have a big impact on the wallets of everyday Americans, especially amid concerns about rising prices and the possibility of a recession**

Inflation reached 8.6% in May, hitting a 40-year high for the fourth time this year. It's extra important to make sure you're not carrying a balance from month to month on your credit card, and if you are, you may want to put it on the card with the lowest annual percentage rate, or APR.



Investors are not happy. A major tech stock index is down 29.3% this year. A recent survey shows individual traders at their most pessimistic since 2009.

Now Goldman Sachs is citing Powell's projected rate hikes as a reason to lower its S&P 500 SPX, -2.27% year-end target from 4,300 to 3,600.

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“The expected path of interest rates is now higher than we previously assumed, which tilts the distribution of equity market outcomes below our prior forecast,” writes David Kostin, Goldman’s chief U.S. equity strategist, in a note.

## **KEY GOVERNMENT MEETINGS SEPTEMBER 20 - 21 NOVEMBER 1 - 2**

**Central-bank officials on track for more rate increases**



The latest reports show inflation is beginning to plateau after the 40 year record high, and Federal Reserve officials have made it their mission to curb inflation... even if it means raising interest rates to a new 10 year highs.

## **How big is the housing shortage? Are we becoming a nation of renters?**

As interest rates and inflation rise, home purchases decline, but the need for affordable housing still grows.

Over the next five years, we will be building 1,000 houses near Reno. We have room for a few more partners. If interested contact Chad.



## Paying your taxes and building a Million Dollar Nest Egg with a Private Vault Account

**ALTERNATIVE:** A Private Vault Account... you can save after tax money into a specially designed life insurance policy. This is strategy often used by the wealthy and allows you to save and grow your "after tax" money at over 5% a year... and unlike a 401k, you can borrow money out of it while your retirement continues to earn compound interest, even if it takes you years to pay back your loan. The bonus... it grows tax exempt.



**TAX DAY**

**IS GONE**

Tax Payers that filed extensions...  
Is your money stuck in a 401k?  
Use a Private Vault Account to grow your retirement and pay your tax bill at the same time.  
Utilize a savings account that over decades will become...

a tax exempt

**MILLION DOLLAR NEST EGG**

for retirement

for a short video on how it works, go to:

**MillionDollarNestEgg.com**



**THE MILLION DOLLAR NEST EGG**

Choose What Year It Will Hatch

PRIVATE VAULT ACCOUNT

## Saving in 2022 doesn't look like it did in 1992. A Private Vault Account might be a good fit for you.



To see a Private Vault in action, watch

**The \$1000 Challenge**

And be your own bank today.

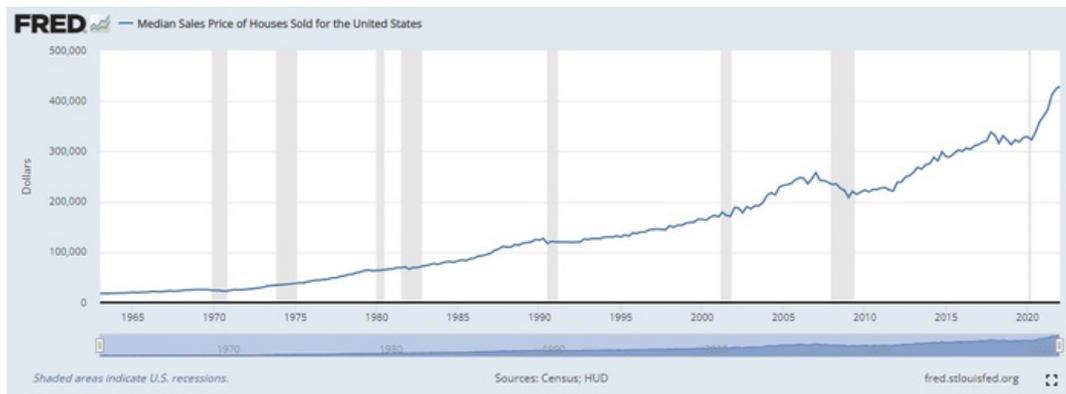
www.PrivateVaultAccount.com

# The 2022 Real Estate Market

## Is U.S. real estate the best place for your retirement?

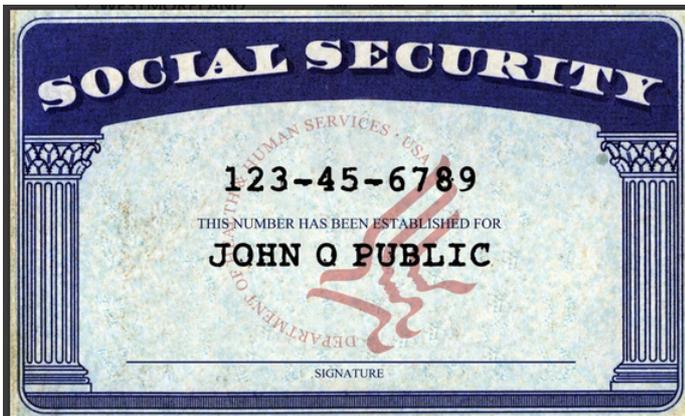
As interest rates continue to rise (discouraging millennials and those getting back on their feet from the jolt covid gave the economy), home values and prices still rise.

As inflation continues to become a concern and the value of the dollar drops, it is hard to ignore that the real estate market continues to grow year over year.



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## NEXT MONTH IN THE AUGUST ISSUE: the Social Security System



The  
social security system  
It's history and its future.

continued

# The 2022 Real Estate Market

## What is the better place for your retirement... the real estate market or the U.S. dollar?

Over the past 50 years, the real estate market has appreciated at a rate of around 4% each year. Although home prices have spiraled out of the norm over the past few years, real estate appreciation has been mainly consistent. With many millennials not wanting to jump into the market, this might be the best time to purchase rentals.

ScotsmanGuide.com

### September 2022 Calendar

## WEBINAR CASE STUDIES

Mortgage Approval and How to Build GREAT CREDIT	How to Spend the Same Dollar Twice	Savings Accounts for Stock & Crypto Traders	Refinancing 401k or IRA's to Maximize Benefits
Pay Off Debt while Earning Profit	Earn and Bank Like Warren Buffet	Paying Taxes with Tax Exempt Profits	Buying a 2nd Home to AirBNB Without Tax Returns
Outliving a Term-life Insurance Policy and Getting a Refund	How a 19 Year Old got a \$1.7m Loan Without Tax Returns	Creating a Million Dollar Nest Egg & Family Bank	The 20 Year Retirement Gameplan

**to register for a webinar or see a previous replay visit:**

**[calendar.MetropolisMonthly.com](http://calendar.MetropolisMonthly.com)**

## Metropolis



me·trop·o·lis

/məˈtrɒp(ə)ləs/

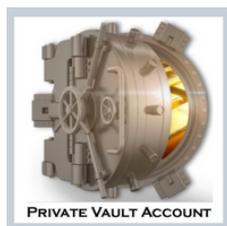
*noun*

the capital or chief city of a country or region.

By definition, a Metropolis is a large city, and there are over 384 metropolitan areas in the United States according to Census.gov. While they all have different shapes, sizes, and locations, the one thing they all share, along with rural areas, is that we all use money to navigate through it.

While some might think "Money" is a dirty word or just a piece of paper we use to buy material objects, it is really just storage for our most precious and limited commodity... time. Since many of us spend the majority of our time each week earning money, shouldn't we spend at least a small portion of our time learning how to wisely save and maximize it?

## Interested in an inflation buster?



PRIVATE VAULT ACCOUNT

Some economists estimate the current inflation rate to be higher than reported and over 9% per year. Holding your savings within a mutual company might be a better alternative than traditional savings account.

Contact Chad for details.

## AN INTRODUCTION TO THE NEWSLETTER

Hello, my name is Chad Mitchell, and I would like to welcome you to the very first issue of my monthly news letter, The Metropolis Monthly. I designed it to share new updates and ideas on our constantly evolving economy and to spark a sense of financial interest in my fellow Americans, especially the middle class.

Like most of us, I started from small beginnings. Back in 1993, at age 16, I worked a \$4.25 per hour minimum wage job to save money for my first car, which cost me \$600 (or over 142 hours at that earning rate).

While hard work might teach us the value of a dollar, it does not teach us the best way to save, spend, and maximize that dollar.

Adult financial freedom isn't just for the mega-rich; anyone can learn and benefit. From inflation to interest rate changes to cryptocurrency, we are going to explore all of those topics and many more in the months ahead.



**Do you have an idea for a topic you would like us to discuss in a future issue?**

**text or email your idea to**

**CMitchell@Metropolis-Equity.com**

**323-401-9177**

## Mitchell's Monthly Rant



The best time to plant a tree was 20 years ago. The second best time to plant a tree is today.

Like most of us, I would love to go back five years in time with what I know now, especially since I have acquired two different finance licenses since then and can now offer most "average Joe's" many different savings and lending programs that I did not know existed a half decade ago when I was flipping houses.

If you would like to discuss my generational wealth building savings accounts or a loan program, I am happy to do so, but this letter is not meant to be a sales pitch, nor is it intended to be financial advice.

Adult financial freedom isn't just for the mega-rich; and when our neighbors and family members don't take interest in learning, it eventually affects us all as a country.

Humanity has gone from trading chickens on the barter system, to using tulips as a store of value (shout out to the 17th century Dutchmen), to using gold, to using paper notes, and now to digital currency. This is the most exciting and confusing time in the history of mankind using money in a society. And with the government printing so much money during the pandemic, the mighty US dollar might not remain the global currency forever. Learning about new financial programs is for everyone. Let's learn together.

Thanks for reading the maiden voyage of this newsletter, and I look forward to hearing from anyone that actually made it all the way through it.

*CTM.*