



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

## AMERICA

THE GREATEST EXPERIMENT IN THE HISTORY OF CIVILIZATION

# CAPITALISM



# SOCIALISM

IF YOU ARE A CAPITALIST AND HAVE A CONVENTIONAL MORTGAGE, YOU ARE  
TAKING ADVANTAGE OF SOCIALISM.

IF YOU ARE A SOCIALIST AND HAVE EVER QUIT A JOB AND TAKEN ANOTHER ONE  
THAT PAID YOU MORE MONEY, YOU ARE TAKING ADVANTAGE OF CAPITALISM.

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



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

Purchase Power  
Decrease

**13%**

source - U.S. Bureau of Labor Statistics

THE AMERICAN DREAM  
AMERICA AS BUSINESS: THE CAPITALISM VS SOCIALISM  
DEBATE

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THE SMALL BUSINESS ADMINISTRATION

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## The American Dream

America is the greatest experiment in the history of civilization. Although not perfect, America is the greatest country on the planet, or others wouldn't risk their lives to get here to chase their dreams.

At the Metropolis Monthly, we have adopted the concept of "Think like an immigrant on their first day here", and we have started a private Facebook group for individuals that want explore their growth using these programs and build their businesses and endeavors.

This is the greatest country on the planet... not because the government gives us all handouts, but because it provides us the freedom to make our own financial choices. Many of this country's citizens expect the government to figure out their finances for them. This newsletter is not for those people.



There are many tax, savings, and lending strategies all of us Americans can utilize to not only survive the recession storm but thrive and build wealth for generations, if the right choices are made... and this is regardless of who is in the White House.

## America as a Business: The Capitalism vs. Socialism Debate

If you think you are a capitalist and have a conventional mortgage, you are taking advantage of socialism.

If you are a socialist and have ever quit a job and taken another one that paid you more money then you are a capitalist.



**a finance mastermind group of small business owners, real estate investors, and entrepreneurs**

**this country was founded on small business, learn to maximize capitalism and socialism at our next live event February 9**

**[MillionDollarNestEgg.com/Reno](http://MillionDollarNestEgg.com/Reno)**

Although the United States has a capitalist economy (which is based on private ownership of the means of production, and free market exchange of goods and services), it has elements of both capitalism and socialism. The United States is often referred to as a capitalist country, but in reality it is a mixed economy.

So what is the difference between socialism and capitalism? Socialism is an economic system where the government owns and manages the means of production and distribution of goods and services. It is based on the belief that the government should take a larger role in the economy to ensure everyone has access to the same resources.



The United States is not a socialist country even if it gives out SBA loans. This is because it relies on market-based production and distribution of goods and services to generate economic growth and prosperity. It is true that the U.S. government provides economic assistance in the form of Small Business Administration (SBA) loans, but that does not mean that the U.S. is a socialist country.



### 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)**

## The Small Business Administration

The SBA was created to help small businesses get the resources they need to start, grow, and succeed. The loans provided by the SBA are an example of the government's effort to help small businesses succeed. They are not intended to promote a particular economic philosophy, such as socialism.

On the other hand, capitalism is an economic system in which the production and distribution of goods and services are mainly in the hands of private individuals or companies.

**attention: Small Business Owners**

**These little known programs and Credits expire next year.**



The government knows America is built on small business, and over five million business owners leave money and opportunity on the table.



Contact Chad, and find out what you qualify for.

Its primary focus is on competition and market forces to create wealth for its participants. It is important to note that the U.S. is not a socialist country even if it provides SBA loans.

The loans provided by the SBA are intended to help businesses get started and succeed, not to promote a particular economic system. The U.S. is still a capitalist economy that focuses on the free market, competition, and private ownership of resources.

[continued on next page](#)

## Grow your Retirement and Beat Inflation with the GOLDEN PRIVATE VAULT Strategy

In 1971, the USA stopped redeeming its dollars in gold. Excessive government debt and money printing had caused the gold price to rise way above the fixed redemption price. The United States dollar was backed by gold up to that point. Most other countries around the world had already abandoned their own gold standards and instead pegged their currencies to the United States dollar. To maintain demand, the U.S. persuaded Saudi Arabia to change pricing Petroleum to dollars instead of gold.

The financial turmoil and debt problems in recent years have reinvigorated the debate about returning to a gold standard, particularly as gold prices have risen sharply.



contact Chad for the Golden Private Vault Retirement Strategy

### continued

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## 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



**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.

**LOAN APPLICATION APPROVED**

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 Shopping a Loan" & "Create Your Own Family Bank"

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



### January 2023 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

/mə'trəp(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?



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.*