



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

2022: THE YEAR IN REVIEW

HOW WILL IT SHAPE 2023?



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2022: the Year in Review

The year 2022 was a period of transitions and downturns and overall foreshadows 2023's upcoming challenges... if you read between the lines. For the past year, the global economy has seen its share of ups and downs. From the inflation crisis to interest rate hikes, it hasn't been easy for most to prepare for the future. Governments, businesses, and citizens all must adapt to the changing reality and find innovative solutions to the world's problems.

As we look to 2023, here are some of the stories that have shaped the conversation in 2022.

Inflation Crisis – Unemployment Rate rises

The United States faced an enormous inflation crisis that caused the unemployment rate to rise, and it has been a wake-up call to reassess the nations practices.



Many of those that took part in “The Great Resignation” are now seeing the lack of employment opportunities hitting to the American economy, and the trend is predicted to continue into 2023.

Interest Rate hikes and American Real estate takes a down turn

We have also seen dramatic changes in real estate over the course of the year. With higher interest rates, the market has taken a big hit and is expected to struggle into next year. With the forbearance periods ending, a significant number of Americans face foreclosure. And after the buying frenzy the last few years, a large number of homeowners are having buyers’ remorse, and some are even underwater after over paying for homes before the real estate market took a downturn when Powell began raising interest rates back up.



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

The future of Crypto: FTX falls and Sam Bankman- Fried faces felony charges



The future of cryptocurrency has been thrown into question as 2022 comes to a close. Crypto exchange market leader FTX has taken a major tumble in recent months, and now, it's founder, Sam Bankman-Fried faces felony charges.

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.



Elon Musk buys Twitter, fires most of the staff, and releases US Election Files

Elon Musk has been the biggest name in news this year, and the drama will continue into 2023. Musk recently bought Twitter and fired most of the staff.

Image Source: CNBC

[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

In addition, he released what were dubbed the “US Election Files”, stirring up controversy about the future of American politics.

Republicans win the House, but not the Senate. What policy changes can we expect?

On the political front, there has been a bit of a shake-up as the Republicans regained their majority in the House, while the Senate remains gridlocked. Analysts agree that we can expect several policy shifts as a result, but the full picture won't be clear until 2024 draws closer.



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.



Russia invades Ukraine. Will China invade Taiwan?

Russia's invasion of Ukraine has resulted in global backlash and serves as a reminder of the ever-present risk of political tensions boiling over. The question on the lips of many is now- will China invade Taiwan?



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



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



UK's Boris Johnson resigns. What can America learn from this?



The UK has been faced with its own political crisis this year. After Boris Johnson stepped down as Prime Minister, the UK has entered a period of uncertainty as many in America look on in wonder. How would America react if the acting President decided to resign? Just how bad is it in the UK right now, and will it have an affect on the US?

Hawaii volcano eruption, Puerto Rico and Florida hurricanes, California wildfires. How will Homeowner Insurance be affected.



The year 2022 was a year of natural disasters. Hawaii faced a volcano eruption, Puerto Rico and Florida were hit by hurricanes, and California faced deadly wildfires. These disasters have called into question many practices related to Homeowners Insurance.

With the economic and political shifts, we can expect many more transitions to come in the next few years. The time for game planning and action is now to ensure that our future is as bright as possible.

December 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

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?



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.