

THE  
METROPOLIS  
**MONTHLY**

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

# AMERICA

## LAND OF THE FINANCIALLY FREE



### This Month's Topics

#1 - Higher Revenue Isn't the Goal - Higher Profit Margin Is

#2 - Real Estate Investors & Entrepreneurs: Is Your ROI Lying to You?

#3 - Is Your Portfolio or Business Worth More (or Less) Than You Think?

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



Mar 2020 US Dollar Purchasing Power - \$1  
Mar 2025 US Dollar Purchasing Power - \$0.80

**Purchase Power  
Decrease**

**20.0%**

source - U.S. Bureau of Labor Statistics

## Higher Revenue Isn't the Goal - Higher Profit Margin Is

### NET PROFIT MARGIN

Most entrepreneurs chase top-line revenue as if it's the scoreboard that matters. But here's the truth: revenue is vanity, profit is sanity.

A business doing \$500K a year in revenue and keeping \$30K is losing the race. A business doing \$150K and keeping \$75K? That owner is winning.

In a high-inflation, high-tax, AI-driven economy, you can't afford to just look successful—you need to actually be profitable. This month, look at what you're keeping after taxes, expenses, and team costs.

#### Action Step:

Run a 90-day expense and income report.  
Then calculate your net profit margin.  
(Net income ÷ revenue)

If you're not hitting:

- 20%+ in a service business or
- 10% in a product-based one
- it's time for a tune-up.



If you really want to know your numbers, download our “Entrepreneur Scorecard” and find out your true profit margin, cash on cash return, and your overall business net worth and brand value.

[continued on next page](#)



## THRIVING IN THE METROPOLIS PODCAST

COMING  
SOON

With this month's Thriving Metropolis is "Reno/ Tahoe".  
Entrepreneur Interview with Cal-Neva Casino

continued

NET PROFIT MARGIN

You can also find out how much you make per hour, if you're curious on how valuable your time is.

**bonus benefit:** this teaches you how to delegate better.

:COMPANY VALUATION												CURRENT MONTHLY PROFIT: \$21,400	
12 TIMES ANNUAL WITH CURRENT MONTHLY PACE													
PROFIT													
BUSINESS OWNER NET PROFIT	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$13,000
Revenue													
GROSS REVENUE GOAL	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$1,000,000
ACTUAL GROSS REVENUE	\$10,000	\$10,000	\$10,000	\$10,000									\$61,400
GOAL COMPLETION MET	10.0%	10.0%	10.0%	10.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	61.4%
Profit Margin													
PROFIT MARGIN GOAL	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
	10.0%	10.0%	10.0%	10.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5%
ACTUAL PROFIT MARGIN	32.4%	32.4%	32.4%	32.4%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	66.4%
GOAL COMPLETION MET	41.1%	42.4%	100.0%	100.0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.7%
Cash on Cash Return													
CASH ON CASH RETURN GOAL	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
ACTUAL CASH ON CASH RETURN (YEAR AVG)	31.0%	31.0%	32.22%	32.4%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
GOAL COMPLETION MET	103.7%	103.8%	117.41%	140.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Want help benchmarking your profit and getting the margin clarity most CEOs never get? Download your FREE Entrepreneur's Scorecard.

[TheAmericanDreamGroup.org/Scorecard](http://TheAmericanDreamGroup.org/Scorecard)

FOR ENTREPRENEURS WITH  
ANNUAL REVENUE IS MID SIX FIGURES THAT ARE  
COMMITTED TO GETTING TO SEVEN FIGURES

THE ENTREPRENEUR'S  
RACE TO REVENUE

MAKE THE MOST WITH THE LEAST  
IN THE SHORTEST AMOUNT OF TIME



THE  
AMERICAN DREAM

WIN THE GOLD MEDAL  
FOR YOUR BUSINESS IN  
90 DAYS OR LESS

[TheAmericanDreamGroup.org/Race](http://TheAmericanDreamGroup.org/Race)



## Is Your ROI Lying to You?

### CASH-ON-CASH RETURN



#### Scenario:

An investor spends \$350,000 on a fixer upper, plus \$50,000 on renovation costs to sell a house for \$500,000.

That is \$100,000 profit, minus taxes (and any sales commissions if you used a realtor).

**\$100,000 profit from \$400,000 is a 25% cash on cash return**

How would that have changed if you used an investor loan, which might only require needing \$100,000 of your own cash and borrowed \$250,000?

**\$100,000 profit from \$100,000 is a 100% cash on cash return**

Cash-on-cash return measures how much actual money you're getting back compared to what you've invested.

[continued on next page](#)

## EMPOWER YOUR REAL ESTATE INVESTING WITH A NATION WIDE EDGE



**CAPITAL** EDGE  
FUNDING

**CAPITAL FOR INVESTORS -  
WHETHER YOU'RE A  
BUILDER, A FLIPPER, OR A  
LANDLORD, WE HAVE YOU  
COVERED!**

**[TheAmericanDreamGroup.org/BluePrintCalendar](https://TheAmericanDreamGroup.org/BluePrintCalendar)**



## Metropolis



me·trop·o·lis

/məˈtrəp(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?



**Designing your future should be looked at in decades, not days.**

**This event is structured to empower families to build wealth over decades and maximize their money.**

[metropolis-university.com](http://metropolis-university.com)

### 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.



## Is Your ROI Lying to You?

continued

### CASH-ON-CASH RETURN

You're spending money—on property costs, ads, marketing, software, payroll. But is it giving you cash back? That's the real test.

A lot of real estate investors and business owners invest like gamblers: "If I keep pushing money in, something good will happen eventually." But that's not how the game is won.

Cash-on-cash return measures how much actual money you're getting back compared to what you've invested.

If you're having to spend \$5,000/month to make \$10,000... you don't have a business, you have a hamster wheel.



You need to create new revenue streams, even if it requires using business credit or SBA loans.

**Revenue with positive arbitrage is what we are looking to create.**

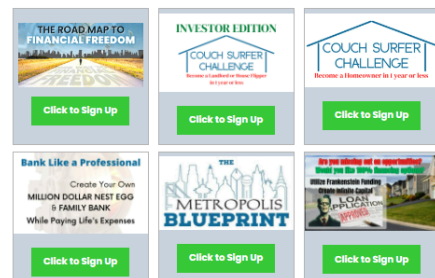
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## THE METROPOLIS UNIVERSITY

**Courses designed to build wealth over decades  
and maximize your money.**



**[Metropolis-University.com](https://Metropolis-University.com)**



continued

## CASH-ON-CASH RETURN

As a bonus to making more money each month and lowering the amount of your own money needed to float the operation, it will help raise your business valuation.

Formula:  $(\text{Annual Cash Flow} / \text{Total Cash Invested}) \times 100\%$

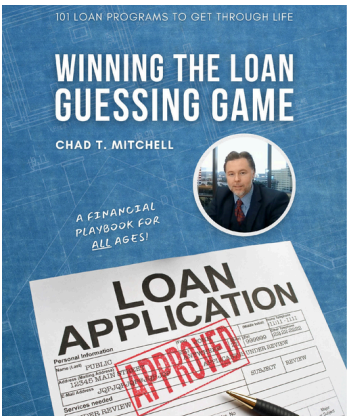
**If you're not seeing a 30–50% annual return on your cash on cash return,** it's time to start using more leverage —or change the game you're playing.



## HouseHaystack.com



Where Investors Go to Find One



**AMERICAN DREAM GROUP PRICING**  
**[THEAMERICANDREAMGROUP.ORG/101](http://THEAMERICANDREAMGROUP.ORG/101)**



### INVESTOR EDITION

*Couch Surfer Challenge*

**Be a Landlord...  
in 1 year or less.**





## August Special On-Line Event: 7 Figure Funding Q&A

only for:

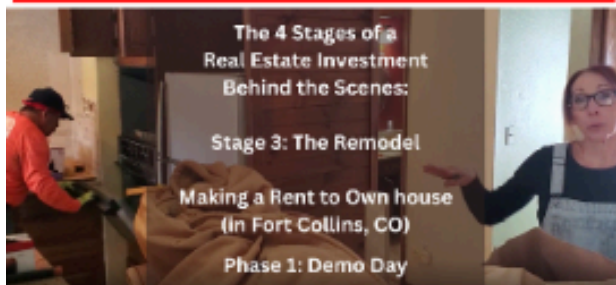
- **Expand Your Empire students**
- **group members who have owned an investment property in last 5 years**

Special Guest:

**Jon Nierengarten**  
**private fund manager with**  
**over \$5 billion in funded loans**



**CAPITAL** EDGE  
FUNDING



[TheAmericanDreamGroup.org/EmpireLoans](https://TheAmericanDreamGroup.org/EmpireLoans)



**WHY INVESTING IN SHORT  
TERM RENTALS, RV PARKS,  
AND LAND IS A SMART  
CHOICE WHEN PREPARING  
FOR YOUR RETIREMENT**



**CLICK HERE**

**JOIN US THE JULY 21 AT 12:30 PST**

**[HTTPS://WWW.MEETUP.COM/ROAD-MAP-TO-FINANCIAL-FREEDOM/](https://www.meetup.com/road-map-to-financial-freedom/)**

**IF YOUR MONEY IS SITTING IN A BANK NOT AN ASSET...  
IT IS NOT BUILDING YOUR RETIREMENT**

**COMING  
SOON**



**PUT YOUR MONEY TO WORK  
SO YOU DO NOT HAVE TO**

**BUILD WEALTH & GROW THE NEST EGG  
THROUGH CASHFLOW BUSINESSES & REAL ESTATE**

**[TheAmericanDreamGroup.org/BluePrintCalendar](http://TheAmericanDreamGroup.org/BluePrintCalendar)**



## Navigating Tax Implications of Side Hustles and Freelancing



THE GIG ECONOMY IS BOOMING. MORE PEOPLE ARE LAUNCHING SIDE HUSTLES AND FREELANCING, UNDERSTANDING YOUR TAX OBLIGATIONS IS CRUCIAL. AS AN INDEPENDENT CONTRACTOR, YOU ARE RESPONSIBLE FOR PAYING

THE EMPLOYEE **AND** EMPLOYER PORTIONS OF SOCIAL SECURITY AND MEDICARE TAXES. THIS MEANS YOU'LL OWE SELF-EMPLOYMENT TAX, THIS CAN BE A SHOCK TO NEW FREELANCERS.

**ATTN: Small Business Owners  
REPLAY IS NOW AVAILABLE**

**Using a CPA instead of a Tax Strategist  
could be costing you \$50,000 or more each year.**

**DON'T FILE YET!  
EXTEND FIRST**

Most 6-figure business owners  
are wasting 30–50% more on  
taxes than they should.

Learn how to save \$50K+ per  
year and scale faster.



CHAD DAVIDSON  
Founder,  
Boyd Group Services



CHAD MITCHELL  
CEO,  
Metropolis Business  
Development

**[TheAmericanDreamGroup.org/Tax-Strategy](https://TheAmericanDreamGroup.org/Tax-Strategy)**



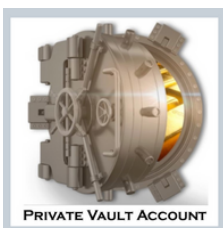
## A Possible Nugget for Real Estate Investors

REAL ESTATE INVESTORS HAVE SOME OF THE BEST TAX-SAVING OPPORTUNITIES AVAILABLE, THANKS TO DEDUCTIONS, CREDITS, AND OTHER TAX ADVANTAGES THAT ARE OFTEN OVERLOOKED. ONE OF THE MOST SIGNIFICANT BENEFITS IS DEPRECIATION, WHICH ALLOWS YOU TO DEDUCT THE COST OF YOUR PROPERTY OVER TIME, EVEN AS THE PROPERTY ITSELF APPRECIATES IN VALUE. THIS CAN OFFSET YOUR RENTAL INCOME, LOWERING YOUR TAXABLE INCOME AND RESULTING IN SIGNIFICANT TAX SAVINGS.

Expand Your Empire  
in 90 days



FOR LARGER PROPERTIES, COST SEGREGATION IS A POWERFUL TOOL. BY ACCELERATING THE DEPRECIATION OF CERTAIN COMPONENTS (LIKE APPLIANCES, FLOORING, AND LIGHTING), YOU CAN TAKE LARGER DEDUCTIONS IN THE EARLY YEARS OF OWNERSHIP, FREEING UP CASH FLOW FOR REINVESTMENT. THIS STRATEGY CAN LEAD TO SUBSTANTIAL TAX BENEFITS IN THE SHORT TERM.



## Interested in an inflation buster?

Some economists estimate the current inflation rate to be higher than reported and over 6% per year.

Holding your savings in an investor account with tax advantages might be a better alternative than traditional savings.

for more info, go to:

**[MillionDollarNestEgg.com](https://MillionDollarNestEgg.com)**



10 YEAR OLD'S

THE ROAD MAP TO

FINANCIAL FREEDOM

BY AGE 30

THIS WALKS  
FINANCIAL  
FREEDOM

metropolis-university.com

METROPOLIS  
FAMILY FINANCIAL  
LITERACY FOUNDATION

Crypto Trading Group

**GOOSE**

Cryptocurrency & DIGITAL ASSETS MAGAZINE

THE RISE OF LEADERSHIP  
JUNE/JULY 2023

ARE YOU AT RISK FOR A TAX AUDIT?

DATApreneurs: THE NEXT MILLIONAIRES

BEN JORGENSEN  
CEO of Constellation Network

BANKING ON THE FUTURE

METROPOLIS  
FINANCIAL FIGHT CLUB

<b>Additional Riders</b>		<b>How Your Dividends Have Been Used</b>	
Accelerated Death Benefit Plus Rider		Your current dividend option is: Purchase Paid-Up Additions	
Premium Deposit Fund Rider		Your total dividend this year	
<b>Beneficiary</b>		Base Policy Dividend	
Spouse		\$4,160.32	
<b>Policy Loan Information</b>		Additional PUA Death Benefit	
Loan as of 10/27/2022		Paid-up Additions Dividend	
\$0.00		\$0.00	
Loans Taken		Additional PUA Death Benefit	
\$52,891.55		Level Premium PUA Rider Dividends	
Loans Repaid, Including		Additional LPUA Death Benefit	
Interest		Single Premium PUA Rider Dividends	
\$0.00		Additional SPUA Death Benefit	
Interest Rate		Dividends Grand Total	
5.00%		\$5,647.54	
Interest Amount			
\$1,452.22			
Loan as of 10/27/2023			
\$54,343.77			

The loan interest rate for the upcoming policy year is 5.55%. This rate may change on the policy anniversary date.

Two computer monitors displaying financial charts and graphs.

TheAmericanDreamGroup.org/Trading



## Your Business Is Worth More (or Less) Than You Think

### BUSINESS VALUATION

Most business owners don't know what their business is worth. Even worse? They don't know what they're worth to their business.

If you disappeared tomorrow, would your business survive—or collapse?

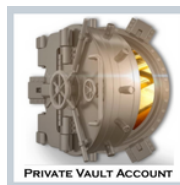


Your business is an asset, not a job. But to treat it like one, you need to:

- Remove yourself from daily operations
- Pay yourself like an executive
- Track systems and recurring revenue as multipliers of valuation

[continued on next page](#)

**Saving in 2025 doesn't look like it did in 1995.  
A Private Vault Account might be a good fit for you.**



**THE MILLION DOLLAR  
NEST EGG**  
Choose What Year It Will Hatch



continued

## BUSINESS VALUATION

If you're doing \$250K/year in sales but only paying yourself \$3K/month, you're not building wealth. You're surviving with a fancy job title.

🚩 If you are planning on selling your business, buyers don't pay for sales—they pay for systems.



🧠 **Action Step:** Get a business valuation audit and learn what your business could actually sell for. We offer this during the Race Warm-Up Session.

## Are You getting an ROI on Your Marketing Assets?

**GET MORE EXPOSURE**  
Join our networking group  
of small business owners,  
real estate investors,  
and entrepreneurs.



[TheAmericanDreamGroup.org](https://TheAmericanDreamGroup.org)

## SMALL BUSINESS OWNER SPOTLIGHT

**How a marine biology student and cancer researcher became a living legend sushi restaurateur in Silicon Valley, got on the menu for a professional sports franchise, and even fed Oprah**

His name is Randy Musterer, but fans of his restaurants in the South Bay Area know him as "Sushi Randy".

### **His favorite part of being a business owner?**

Bringing a vision to life and creating jobs. With three brick and mortar locations and several catering and special event venues, he employs well over 100 people. He has been able to create scholarship funds for local high schools, believes in the power of his brand, and enjoys raising money for local causes.



### **How did he become "Sushi Randy"?**

While majoring in Marine Biology at Cal Poly, San Luis Obispo, he worked with a deep sea fishing crew. As a perk, he was able to bring a few fresh fish home... and this is where he was first introduced to sushi.

In 1991, sushi wasn't popular, but he would trade his fish to a few local chefs in exchange for some sushi. "Back then, eating raw fish did not sound good to most people, but I loved it. This was before the internet... the only way to learn the craft of making good sushi was from the Korean sushi chefs".

In 1997, Randy began working as a cancer researcher and moonlighted as a sushi assistant in his spare time. This is where the "Sushi Randy" alias was born. He would host sushi parties out of the house he rented and had his roommates help him set the living room as a restaurant. To avoid getting in trouble with his landlord and the city, he kept his parties "confidential".

By 2010, "Sushi Randy" was posting his weekend "confidential" events on Facebook and hosted around 30 people at each one, proving his concept. After 15 years of honing his craft, he finally took the leap and opened his first restaurant.

[continued on next page](#)

continued

## SMALL BUSINESS OWNER SPOTLIGHT



### Expanding the brand

Randy now has three locations in Santa Clara County and also has numerous catering loactions, including the Shoreline Ampitheatre next to the Google headquarters and the home of the San Jose Sharks, the SAP Center... which is where he met Oprah Winfrey... who loved the sushi he made for her.

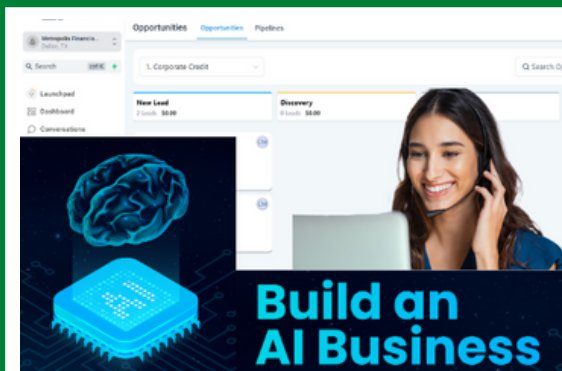
### Overcoming obstacles during the pandemic

"We stayed ahead of the CDC and closed before we were forced to and began to adapt. No matter how much you plan, you're always going to have challenges. You're either going to do what is needed to survive or you aren't. When it comes to achieving goals, I'm a natural fighter". He focused on catering and eventually opened back up to outside seating.

### His secret to the business success?

"In the big scheme of things, it has nothing to do with the sushi. I learned how to leverage the brand to make a better community and inspire others. I listen to what the customers want. If they want us to put up more TV's or stay open later, that's what I do."

For more about Sushi Randy and his restaurants, visit [sushiconfidential.com](https://sushiconfidential.com)



**Scale your business, 3X your revenue, automate your sales, marketing, and operations.**  
**Schedule your consult today and learn to build your AI business!**

[Elevate365.biz](https://Elevate365.biz)



**STRATEGIES  
FOR ENTREPRENEURS**



**I WANT YOU**  
TO GROW YOUR SALES REVENUE  
CAPITALIZE YOUR BUSINESS  
BUILD A RETIREMENT NEST EGG  
JOIN OUR MASTERMIND COMMUNITY  
AND ATTEND OUR WEEKLY WEBINARS  
[THEAMERICANDREAMGROUP.ORG](http://THEAMERICANDREAMGROUP.ORG)



**SMALL BUSINESS OWNER  
SPOTLIGHT**  
**WANT TO BE FEATURED NEXT?**  
to submit your business, go to:  
**TheAmericanDreamGroup.org**

# Gold as an inflation buster



**SAFETY & SECURITY  
FROM INFLATION**

**Some economists estimate  
the current inflation rate to  
be higher than reported,  
over 6% per year.**

Holding your savings in gold might be better than cash.

**Holding your savings in a gold mining company that  
pays dividends with tax benefits might be even better.**



to schedule an in depth discussion, go to:  
**[TheAmericanDreamGroup.org/ChadMitchell](https://TheAmericanDreamGroup.org/ChadMitchell)**

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

**email your idea to  
CMitchell@Metropolis-Equity.com.**

## 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.*



## August Special On-Line Event: 7 Figure Funding Q&A

only for:

- **Expand Your Empire students**
- **group members who have owned an investment property in last 5 years**

Special Guest:

**Jon Nierengarten**  
**private fund manager with**  
**over \$5 billion in funded loans**



**CAPITAL** **EDGE**  
FUNDING

### WEBINAR CASE STUDIES

Frankenstein Funding:  
How to Get 100%  
Financing for Your  
Business Growth

SBA Loan Secrets: Unlock  
the Capital You Didn't  
Know You Qualified For

The 7-Figure Business  
Playbook: Get the  
Funding to Scale FAST

Keep More, Grow More:  
How the Wealthy Pay  
Less in Taxes &  
Scale Faster

Increase Your Business  
Valuation by 20% or  
More in 90 Days or Less

Build a 7-Figure Team  
That Works for You 24/7  
(Without a Huge Payroll)

Streamline Your Business  
for Explosive Growth, Exit  
Strategies & Business  
Valuation

Trump Tariffs  
How they can impact  
Your Business in 2025

Exit Strategies:  
How to Prepare Your  
Business to Sell

How to Create a \$1M  
Business with \$0 and a  
700 credit score

Build a Business That  
Investors WANT to Buy  
(And Pay Top Dollar For)

Exit Rich: Preparing to Sell  
Your Business for  
Maximum Profit Before  
You're Ready

Race Warmup:  
What's Your Business  
REALLY Worth?  
(Live Valuation Session)

The Hidden Tax  
Strategies That Could  
Save You Thousands  
This Year

How to Build a Business  
Investors WANT to Buy  
(And Pay Top Dollar For)

The Difference Between  
Being Self Employed  
and a Business Owner

Automate & Dominate:  
Multiply Your Revenue  
with AI

The Hidden Tax  
Strategies That Could  
Save You Thousands This  
Year

Race Warmup:  
What's Your Business  
REALLY Worth?  
(Live Valuation Session)

How to Create a \$1M  
Business with \$0 and a  
700 credit score

### MONTHLY PITCH DAY: JULY 25

members can register at  
**THEAMERICANDREAMGROUP.ORG**

**Join our mastermind group  
of small business owners,  
real estate investors,  
and entrepreneurs.  
Limited free memberships.**



JULY 2025

VOLUME 4

ISSUE 7

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

