



THE KEY NOTES

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July 2022

issue number one hundred twenty six



Again, we find ourselves in hurricane/rainy season. **Please make sure that you eliminate any mosquito breeding grounds, a.k.a. any source of standing pooled water in your yards.**

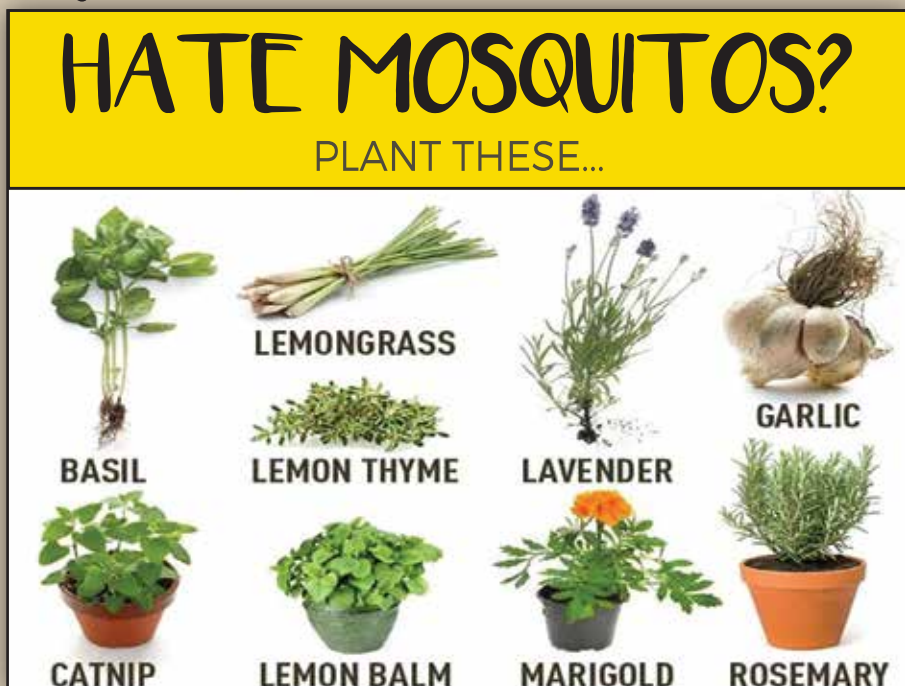
Our county has an extensive program to control mosquito population, so we encourage our Keys Gate residents to support their efforts. Please be aware that Miami Dade County regularly treats all the storm drains in MD County with the larvicide BTI; but as you can probably imagine, this task is a large and monumental one.

In addition, Miami Dade also does inspections and treatments of areas and drains when they get complaints about adult mosquitoes; reporting or filing a complaint helps mitigate their breeding.

Any resident concerned with mosquitoes, should request a mosquito inspection by calling 311 or using this web link at bit.ly/MDCMCI. To learn more about Miami Dade's truck spray program & treatments, please visit their link at bit.ly/M-DCTruckSpray.

Regards,

Management



Deliver By July 8th, 2022
TIME SENSITIVE - DO NOT DELAY



Dynamic, outgoing, changemakers... those are all words that describe the Mayor's Youth Council and they are currently open for enrollment. The Homestead Mayor's Youth Council led by Councilwoman Patricia Fairclough-Staggers cultivates future leaders by participating in community service projects and events. Students in grades 8th- 11th who live in the City of Homestead are encouraged to apply to join this dynamic group. Those in the program will have hands on experience that promote volunteerism, increase knowledge, and communication in civic education and affairs. They will work closely with local boards and committees to better the community through events and activations.

This opportunity offers passionate individuals the chance to participate in civic engagement and community service efforts. Some of the projects and events the Mayor's Youth Council spearheads are the "Government Relief Project," "Tend with Teddy," "MLK Care Package Distribution," and "Martin Luther King Jr. Art Gala." The ambassadors of the Mayor's Youth Council will give back to the community while learning valuable skills like leadership, action, and service that will catapult them to the next chapter of their lives as more well-rounded members of society.

For more information including the application process and instructions visit www.cityofhomestead.com/youthcouncil. For additional questions regarding the program contact Vice Mayor Fairclough-Staggers's office at 305-224-4456, 786-205-3410 or contact via email: pfairclough@cityofhomestead.com.



In June, the FIFA – the governing body of international soccer – announced Miami-Dade as one of the U.S. hosts for FIFA World Cup 2026™ matches. Local matches will take place at Hard Rock Stadium in Miami Gardens. The 2026 World Cup will be held throughout North America, across Canada, the United States, and Mexico.

Miami was selected from 16 cities across the United States that submitted bids to host World Cup matches. Each city is expected to host up to six matches, with the exact schedule yet to be determined. Hard Rock Stadium was built to FIFA specifications, and has hosted several high-profile matches, including the highest grossing soccer match in North American history, El Clásico between Real Madrid and FC Barcelona, in 2017.

Any reference in the Key Notes to any person, or organization, or activities, products, or services related to such person or organization, do not constitute or imply the endorsement, recommendation, or favoring by the Keys Gate Community Association.



Over the years, Keys Gate has endured its share of adverse and challenging conditions that the Management and Board have learned a lot from. Our Management Team has assisted and guided homeowners, delegates, and the Association Board through many trying times, and together they have worked to implement procedures, guidelines, and schedules to streamline the overall operations of the Keys Gate Association. As these past issues arose, Management developed clear and precise action plans for every instance that required a swift response, that if ignored or mishandled would have been detrimental to our Keys Gate Residents.

While the Florida Keys were suffering a direct hit from **Hurricane Irma**, Keys Gate took on damage as well with trees blocking most roadways, no power, no gas, etc., - and where was our Management Team? They were immediately out in our communities assisting our landscape crew to move the downed trees and limbs by hand. While out in the field, they were simultaneously handling their office work as well as competing for the limited hurricane cleanup resources pursued by all of the other communities and local institutions suffering from damages throughout Dade and Monroe counties. They had prepped with a small supply of gas cans for the immediate after storm needs; however, they also went out searching Dade and Broward stations to replenish the limited supply. As you recall, trying to find stations WITH gas was gruesome (special thanks to our Security Director William Fernandez). This ensured that Keys Gate's security vehicles and rovers were able to make their rounds and keep our community secure while the power was out and the gates were down in the days that followed. They coordinated with the City of Homestead, the State of Florida, FEMA, and Brightview Landscaping to get all of the necessary repairs and clean up completed. Thanks to his knowledge and experience in this field, Ignacio Mendez, our Sr. Property Manager, kept the neighborhood running smoothly despite the challenges of Irma, and maneuvered ways for the Keys Gate community to save hundreds of thousands of HOA money (our money!) in cleanup costs by working with directly FEMA, the State of Florida, and the City of Homestead. Keys Gate was one of the first areas in Dade County to be fully cleaned up.

During the **2008 real estate crash**, Keys Gate was one of the very few (if only) communities that **did NOT have to deal with increased fees**, and we were able to keep all of our amenities up and running such as our pools, clubhouses, and tennis courts to name a few - unlike many other neighborhoods in the country. Most importantly - **WE WERE NOT ASSESSED**.

Keys Gate's Attorney Ben Solomon aggressively went after the banks that had foreclosed on properties but were not paying their fair share of association fees due to a Florida law loophole. He worked tirelessly and helped change Florida law forever, allowing us to recoup large amounts of owed association fees (including back dated fees from the original owners that stopped paying prior to foreclosing). It was a game changer.

The Board didn't stop there: they increased security which helped keep housing prices stable; continued to provide landscape maintenance and kept up with the painting of the units to maintain aesthetics to our neighborhoods, resulting in improved property values to areas with foreclosure issues. No one wants to buy a unit in a community that looks abandoned, so maintenance was kept up even during those challenging economic times.

Time and again, we as a community have benefited greatly from the aggressiveness, experience, and knowledge of our Board, Management Team, and Attorney. During the recession, other communities were doing the exact opposite that we did - decreasing or eliminating their services and amenities, and even becoming delinquent on primary services such as insurance, negating their fiduciary responsibility to the homeowners. Communities were removing security personnel and leaving security gate arms permanently in the up position - not only at once manned gates, but at resident call box gates as well - leaving their communities open to everyone and anyone that wanted to get in. The overall conditions of the those properties helped perpetuate the downfall of the time, and none of that happened in Keysgate thanks to our Management, our Lawyer, and our Board.

It is important to understand the value of a professionally managed property, and it is essential to a community of this magnitude. Experienced and professional management assures us that our biggest investment is safe and healthy, and will stay resilient through possible future issues. The Keysgate Association Management and Board has always put us, the homeowner first. Their determination to make the Keys Gate name something to be proud of has always been their first priority. They have never let Keysgate go without...they always found a way.



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Headaches are one of the most common ailments affecting individuals every single year. In fact, 47% of the globe is affected by headaches. A licensed physical therapist has a doctorate level of education in assessing, treating, and helping educate clients to improve headaches from physical stress. Physical therapy has been proven to reduce the frequency, duration, and intensity of headaches, and improve quality of life.

Below are some treatment options used by physical therapist:

Manual therapy

- Using skilled hands-on techniques
- Therapeutic Equipment
- Electrical Stimulation
- Ultrasound
- Thermal Therapy
- Mechanical Traction

Exercise

- Postural exercises to help strengthen core muscles to increase support and prevent tension in the neck and head.

Education

- Educate ways to identify what triggers to avoid
- Advice on trigger foods, sleep patterns, posture issues, daily stressors, hydration levels, movement patterns, and tips on how to best configure your office or home furniture to best support your body.

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MIAMI-DADE COUNTY

SAFETY TIPS: SUMMER WEATHER

The summer season is characterized by warm, humid conditions with occasional showers and thunderstorms. Follow the tips below to be safe during the sweltering summer month in South Florida.

During a typical year in the U.S., heat waves kill more people than all other natural disasters combined. But heat-related illness usually progresses in stages, so if you are aware of the signs and symptoms of each stage, you should be able to prevent the development of a life-threatening situation.

The first stage is heat cramps, which are painful muscle spasms usually in the abdominal area, the legs or specific muscle groups being used during activity. The body overheats and the loss of water and salt from heavy sweating causes the cramps.

Heat cramps should be taken as a warning. Move indoors or to a shaded area and drink plenty of cool fluids. Gently stretch and massage the affected muscles. If steps aren't taken to cool down and hydrate, the body will soon move into the next stage of heat-related illness.

The second stage of heat illness is called heat exhaustion. It is not always preceded by heat cramps, but almost always occurs during heavy activity in extremely hot and humid conditions. Profuse sweating causes further dehydration, but the sweat does not evaporate from the skin as it should (usually due to high humidity) and the body loses the ability to cool itself.

Signs and symptoms of heat exhaustion include:

- Heavy sweating or sometimes just moist, pale or red skin
- A headache, dizziness, lightheadedness
- Extreme thirst
- Nausea

Act immediately. If ignored, heat exhaustion can advance quickly into a life-threatening situation. Move indoors or to a shaded area. Drink plenty of cool water or a sports drink with electrolytes. Apply a wet cloth to the skin or spray with cool (not cold) water from a spray bottle or even a garden hose. If feeling faint or dizzy, lie back and elevate legs 6 to 8 inches.

Heat exhaustion can easily progress to the most serious heat-related illness, heatstroke. Heatstroke is a severe, life-threatening emergency. It is a complete breakdown of the body's temperature control system. Sweating ceases, body temperature rises and vital organs begin to shut down. If immediate action is not taken, heatstroke will lead to shock, coma, brain damage and even death.

Signs and symptoms of heatstroke include:

- A severe headache
- Rapid, weak heartbeat
- Rapid, shallow breathing
- High body temperature (sometimes as high as 105°F)
- Cessation of sweating and dry, red, hot skin
- Confusion, fainting or complete loss of consciousness
- Seizures

Continued on page 5...

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Safety Tips Continued From Page 4...

Any person showing signs and symptoms of heatstroke should immediately be moved indoors or to a cool, shady place. Call 911 right away and begin to lower the body temperature by covering with wet sheets or spraying with cool water. Wrap ice or cold packs in a cloth and place in the armpits, neck and groin area. If alert enough, give cool fluids to drink.

Of course, the best treatment of all for heat-related illness is prevention. Here are some safety tips which can help in preventing this problem. Avoid vigorous outdoor activity between the hours of 10 a.m. and 6 p.m.

Make sure to drink fluids throughout the day instead of waiting until you're thirsty, and avoid beverages containing caffeine or alcohol.

Wear light-colored, loose clothing: Instruct children to do the same. Make sure they know how to recognize when they are too hot, even if they're not with you. Teach them that in these cases, they must go indoors right away and drink water.

Elderly persons and young children are at a higher risk for heat-related illness, as well as people taking certain medications such as diuretics. Extra care is required to prevent an emergency.

Sunburns: Sunburn is an injury to the skin produced by overexposure to ultraviolet (UV) radiation. Sunburn results when the amount of exposure to the sun or other UV light source exceeds the ability of the body's protective pigment, melanin, to protect the skin. Sunburn in a very light-skinned person may occur in less than 15 minutes of midday sun exposure, while a dark-skinned person may tolerate the same exposure for several hours.

UV radiation is divided into two main types, UVA, and UVB. Ozone in the Earth's atmosphere filters out a portion of this before it reaches the planet's surface, but not enough to prevent damage to humans. Short-term damage can range from minor to severe, but long-term effects, such as skin cancer, can be deadly. Two types of skin cancer, basal cell, and squamous cell, usually are treatable if detected early. Basal cell often develops on the face, ears, lips and around the mouth of fair-skinned people. Squamous cell usually appears as a scaly patch or raised wart-like growth.

Melanoma, another type of skin cancer, is the most dangerous. One blistering sunburn doubles the likelihood of developing malignant melanoma. It can occur anywhere on the body and can be deadly if not treated. Early detection is crucial.

- Factors associated with increased risk of developing skin cancer include:
- Several blistering sunburns as a child or teenager
 - A family history of skin cancer
 - Light-colored skin, hair, and eyes
 - Moles that are irregular in shape or color.

Sunburns are often not immediately obvious. After being burned, the skin may not turn red until 2 to 6 hours later, with the worst pain occurring between 6 to 48 hours afterward. The burn continues to develop for 24 to 72 hours after exposure and skin peeling can begin 3 to 8 days after the burn onset.

Sunburns are an actual burn, just like thermal burns, and are classified as either first or second degree burns in the same way. They can be just as serious, and even more so because they often cover a larger percentage of the body. Extreme sunburns can be painful to the point of debilitation and may require hospitalization.

The risk of sunburn increases with proximity to the earth's equator. It can also be increased by pharmaceutical products that sensitize the skin to UV radiation. Certain antibiotics, contraceptives, and tranquilizers have this effect.

It is now widely recognized that sunburn and sun exposure should not be treated as insignificant. Deaths have resulted from acute sun exposure, and significant temporary disability is experienced by millions of sunburned people each year. Extreme and prolonged sun damage is also thought to contribute to the development of cataracts.

The immediate effects of harmful sun rays - sunburn, rashes, cell and tissue damage - are bad enough. But medical experts believe that too much exposure to the sun in childhood or adolescence is a major cause of skin cancer and premature skin aging later in life. Health experts also believe that UVA may weaken the immune system.

Sunburn is always better prevented than treated. Your best bet is to avoid outdoor activities when the sun is strongest, between 10 a.m. and 3 p.m., and stay in the shade as much as possible whenever outdoors during the day.

Apply sunscreen at least 30 minutes before going out into the sun. Most doctors recommend a broad-spectrum sunscreen with an SPF level of 30 or greater. It should be generously applied and reapplied if out in the sun for a prolonged period of time. Wearing a hat, sunglasses and other protective clothing is also recommended.

If you do get a sunburn, try taking a cool shower or bath, or placing wet, cold cloths on the burn. Avoid products that contain benzocaine, lidocaine, or petroleum. If blisters are present, dry bandages may help prevent infection.

If your skin is not blistering, aloe vera or burn-relief cream may be applied to relieve discomfort. Anti-inflammatory medications, like aspirin or ibuprofen may also help lessen pain and swelling from sunburn.

Talk with camp counselors and other child caregivers about staying out of the sun between 10 a.m. and 3 p.m., and make sure they apply sunscreen and then reapply after children play hard, perspire or swim.

Keep babies younger than six months completely out of midday sun. Sunscreens may irritate baby skin, and an infant's developing eyes are especially vulnerable to sunlight.





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6 TIPS FOR SURVIVING INFLATION 2022

Inflation has been a hot topic lately, with good reason, as recent world events have caused the cost of living to increase at an alarming rate. The current cost of inflation is at an all-time high – the highest in over 40 years! For many people, this is a serious problem that makes it difficult to keep up with the rising costs of basic necessities. Inflation can also have a ripple effect on the economy. When prices rise, people have less money to spend on other things. This can lead to reduced consumer spending, which in turn can lead to layoffs and decreased economic growth. Inflation can also lead to higher interest rates and increased borrowing costs, as well as soaring insurance costs. In some cases, inflation can even cause people to lose their homes or fall into debt.

But there's hope! The best way to survive inflation is to be as prepared as possible. Try to keep your costs down and build up savings so that you have a cushion to fall back on. Stay informed about what's going on in the economy so that you can adjust your spending accordingly. By taking the following steps, you'll be better prepared to weather the effects of inflation. How to Prepare for Inflation at Home: It's important to understand how inflation in 2022 is working and what steps can be taken to survive it. You may be thinking about things such as what to buy before inflation hits, how to combat inflation as an individual or a family, and searching for general tips for how to beat inflation 2022. Those are all great things to consider!

Although inflation can be a difficult thing to deal with, there are ways to minimize its impact on your life. By carefully budgeting your money and making smart choices about where you spend your money, you can help yourself survive inflation and keep up with the rising cost of living. While these tips are by no means exhaustive, a few simple steps can get you on the right track!

1. Get rid of debt.

This will reduce your monthly expenses and free up more money to cover the rising costs of living and may save you from increased interest rates.

2. Make a budget and stick to it.

This will help you control your spending and ensure that you are only spending money on essential items.

3. Start saving money.

Putting away even a small amount of money each month will help you build up a buffer against inflation.

4. Invest in assets that will hold their value.

Gold, silver, and real estate are all examples of assets that have historically maintained their value during periods of inflation.

5. Reduce costs.

You'll have to be prepared to make sacrifices. This can be in the form of reducing home energy bills, gas costs, and expenses such as dining, coffee, or entertainment. Or, it could mean focusing on spending money where you get the most value. For example, you may find that some of your subscriptions or memberships aren't that important to you. Pausing or canceling these recurring charges could help you cut costs. Inflation can be difficult to deal with, but by making some sacrifices now, you can help ensure your financial stability in the future.

6. Consider bundling your insurance products.

By bundling insurance policies with the same company, you're likely to save on overall costs without sacrificing coverage.

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Don't be an aggressive driver -- Aggressive driving can lower gas mileage by as much as 33 percent on the highway and 5 percent on city streets.

Avoid excessive idling -- Sitting idle gets zero miles per gallon. You should not warm up your vehicle more than 30 seconds. Generally the time it takes to start your vehicle, check your engine gauges/lights, adjust the seat and mirrors, and pull out of your parking stall is sufficient warm up time. Do not let your vehicle set idling to heat up or cool down the vehicle interior. If you are at a known extended stop light (60+ seconds), turn the vehicle off. Avoid using drive-thru services -- Drive-thru services (banks, ATM's, food service, laundry, etc.) cause excessive idling and waste fuel. If you must use a drive-thru, turn your vehicle off while waiting in line, or using the service. Observe the speed limit -- Gas mileage decreases rapidly at speeds above 60 mph. To maintain a constant speed on the highway, cruise control is recommended. A passenger car that averages 28.5 miles per gallon at 60 mph, could typically get 27 mpg at 65 mph, and 25.5 mpg at 70 mph. Remember, however, that for different levels of speeds, the change in fuel economy will probably be different for different models, types, and ages of vehicles.

Use cruise control -- Using the vehicles cruise control helps improve fuel economy and prevent speeding. Note: Vehicles with anti-lock (ABS) systems will disengage the cruise control on slippery surfaces should a tire begin to slip.

Empty your trunk -- Driving around with your trunk full adds weight and reduces your fuel mileage. Travel light, each 50 lbs of added weight results in a 1% reduction in fuel economy.

Keep your vehicle clean -- Dirt, mud, and bugs on the exterior of you vehicle creates drag that over long distances hurts your MPG. Keeping your vehicle washed and waxed reduces your vehicles aerodynamic drag, improving your fuel economy.

Use mass transit -- Fuel consumption can be dramatically reduced by using mass transit, ride the bus.

Share a ride or carpool -- Sharing a ride or carpooling helps reduce fuel consumption.

FUEL SAVINGS MAINTENANCE TIPS:

Vehicle gas caps -- About 17 percent of the vehicles on the roads have gas caps that are either damaged, loose or are missing altogether, causing 147 million gallons of gas to vaporize every year. Loose gas caps can result in a 2.0 mpg reduction in fuel efficiency.

Fill vehicle at slowest settings -- Always fill your vehicle with the fill nozzle set on the lowest setting. This will help prevent overfilling, or back splash.

Do not top off your fuel tank -- Topping off your fuel tank can saturate the emissions system with fuel, and could cause a fuel spill when the fuel warms up. When the fuel nozzle clicks off, the tank is full, don't add anymore fuel or round up the dollar amount on the fuel pump.

Under inflated tires -- When tires aren't inflated properly it's like driving with the parking brake on and can cost a mile or two per gallon.

Tire type -- Using mud and snow, or wider than standard tires for added traction will reduce your miles per gallon. These tires are designed to add friction for traction, and the added friction requires more power (fuel) to compensate. Note: New tires have more resistance than worn tires. After installing new tires, you will probably experience a short term reduction in your vehicles fuel efficiency.

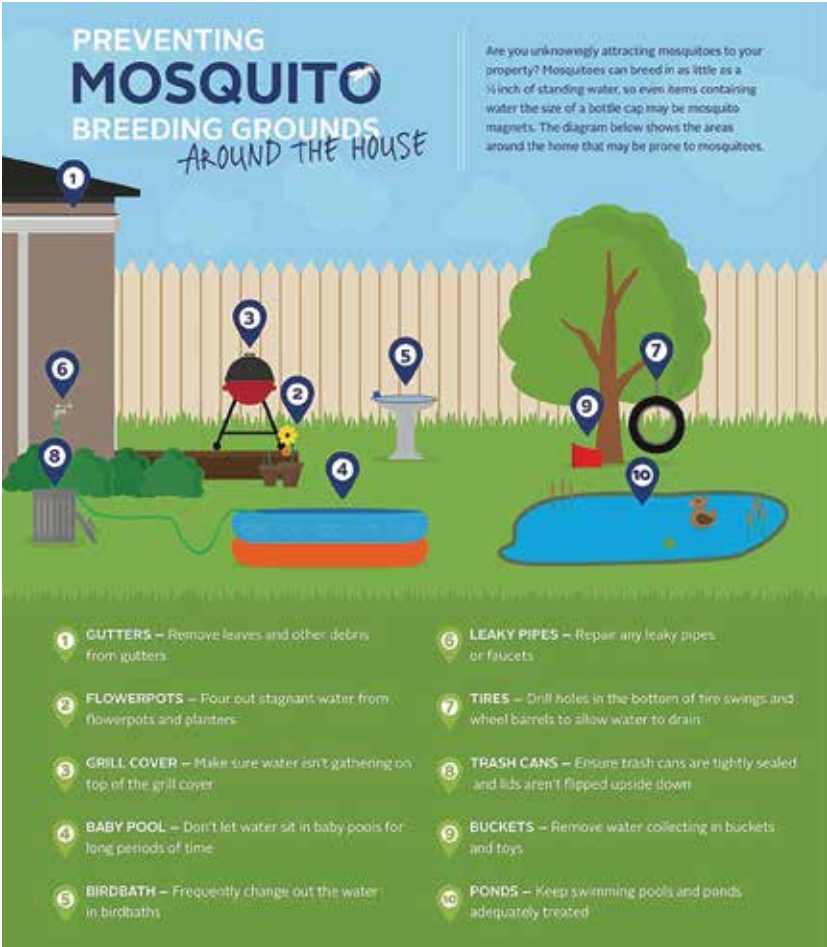
Worn spark plugs -- A vehicles spark plugs fire as many as 105 million times every 35,000 miles, resulting in heat, electrical, and chemical erosion. A dirty or worn spark plug can misfire, which wastes fuel. At a minimum, engines should be tuned and the spark plugs replaced at the factory recommend intervals or more often for vehicles driven short trips only.

Dirty air filters -- An air filter that is clogged with dirt, dust, and bugs chokes off the air and creates a "rich" mixture (too much fuel being burned for the amount of air), wasting fuel and causing the engine to lose power. Replacing a clogged air filter can improve gas mileage by as much as 10 percent. Note: Vehicles with computer controlled fuel injection have sensors that automatically adjust for restricted air filters, keeping your fuel mileage consistent.

Defective oxygen sensor -- A worn or inoperative oxygen sensor will result in an engine that is not operating efficiently, resulting in increased fuel consumption or a decrease of 3.0 miles per gallon.

Change motor oil -- Not changing motor oil or using substandard engine oil can result in increased engine friction for a decrease of 0.4 mpg.

If all of the above maintenance items are neglected, the result could be an overall loss of 10 miles per gallon.





HOW TO SAVE MONEY ON GROCERIES

1. Redefine dinner: Don't be afraid of serving simple meals or doing breakfast for dinner to make your groceries stretch. Kids think it's fun to eat pancakes for dinner—so take advantage of that. Eggs are cheap, and you can whip them up into different dishes like frittatas and quiches if you're feeling fancy. Or keep it simple with some egg salad sandwiches.

2. Crunch some numbers while you shop: If you keep a running tally of how much money is in your cart, you'll save yourself from any surprises when you get up to the checkout counter. Pull up the calculator on your phone and keep track of all those veggies, fruits and other staple items you're putting in your cart. This might make you stop and ask yourself, Wait, do I really need that fancy \$5 sparkling water that isn't on sale?

3. Round up your grocery cost estimates: This is a fun little trick to play on yourself when you're stumped for how to save money on groceries. While you're walking around with your calculator, round up each item's price. The \$1.49 product becomes \$2, that \$7.75 item becomes \$8—you get the idea. If you do this for everything in your cart, you'll still know roughly what you're spending, but you'll be pleasantly surprised when you're at the checkout counter and come in under budget every time.

4. Raid your pantry: Challenge yourself to look through your pantry (or fridge) and see what kinds of meals you can throw together with the ingredients you already have. Who says you have to stock up on more groceries when there are perfectly good chicken thighs shoved in the back of your freezer and a couple unopened cans of black beans and salsa on your shelves? You might still need to buy a few items, but you'll save a lot by using food you already have.

5. Think before you buy in bulk: Buying in bulk is amazing . . . when it actually saves you money. Don't assume that the big bulk buys at the discount stores are automatically the cheaper option. When your grocery shopping on a budget, be sure to stop and compare the price per unit or ounce for the item you're buying.

As tempting as it is to stock up, don't buy more than you really need—especially when it comes to items that go bad. Buying bulk cereal might be a great investment for a family of four, but you should probably skip that 40-count of Greek yogurt if it's just you.

6. Know when to shop: When it comes to getting a good deal, timing is key. Many experts say it's cheaper to do your food shopping on Wednesdays. That's because grocery stores restock their shelves midweek and mark down what didn't sell from the week before. But because they're in the process of changing the discounts, sometimes they'll still give you the price cuts from last week's sale. If going on a Wednesday isn't doable, just try to avoid the weekends. Bigger crowds equal fewer deals.

Time of day plays a big role with bargains too. Early bird gets to hit the clearance shelves first! But if you're slow to rise, shopping right before closing time when the deli and bakery counters are trying to sell off the rest of their stuff is another great way to score big sales.

7. Start freezing and storing meals now: Need to figure out how to save money on food fast? Say hello to freezer meals. There are a ton of freezer meal recipes online. Look them up! You can set aside a Saturday to make a bunch of freezer meals and then reap the benefits later on down the road. Not only will you save money but you'll also save time. And you won't have to eat the same meal every day out of fear that your ingredients will go bad. Can't beat that!

8. Pay with cash: It's like we always say around here: Cash is king! The best way to be sure you'll end up with a lower bill is to stick to your grocery budget and pay with cash. When you go to the store with cash in hand, you know exactly how much you can spend—because once the cash runs out, that's it.

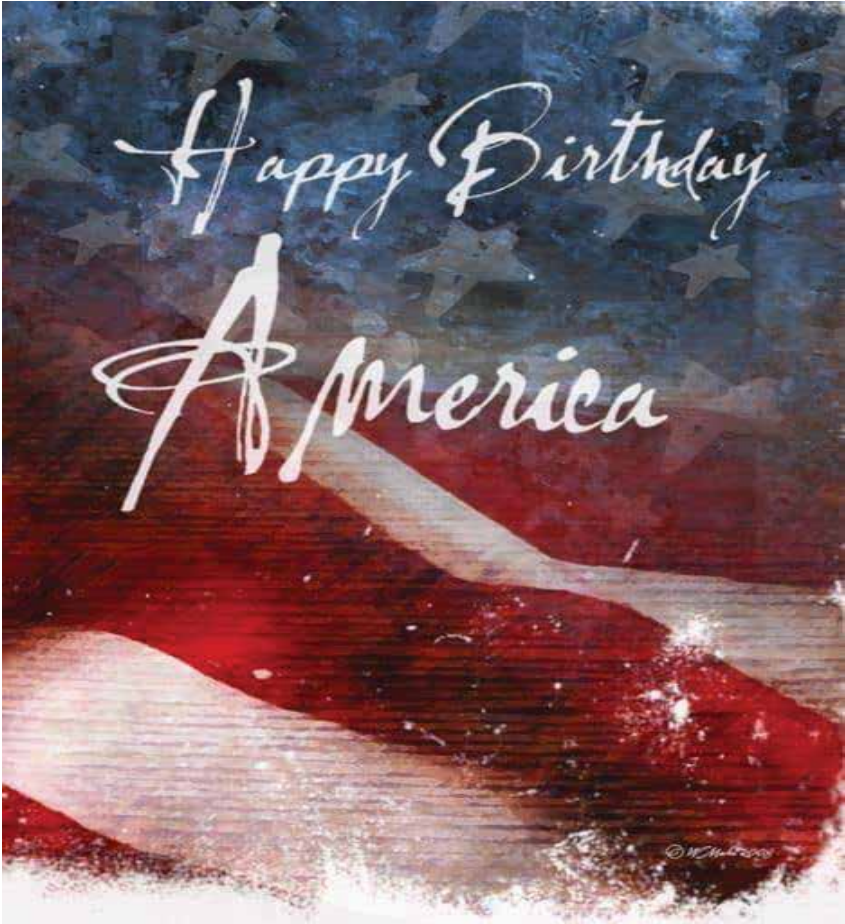
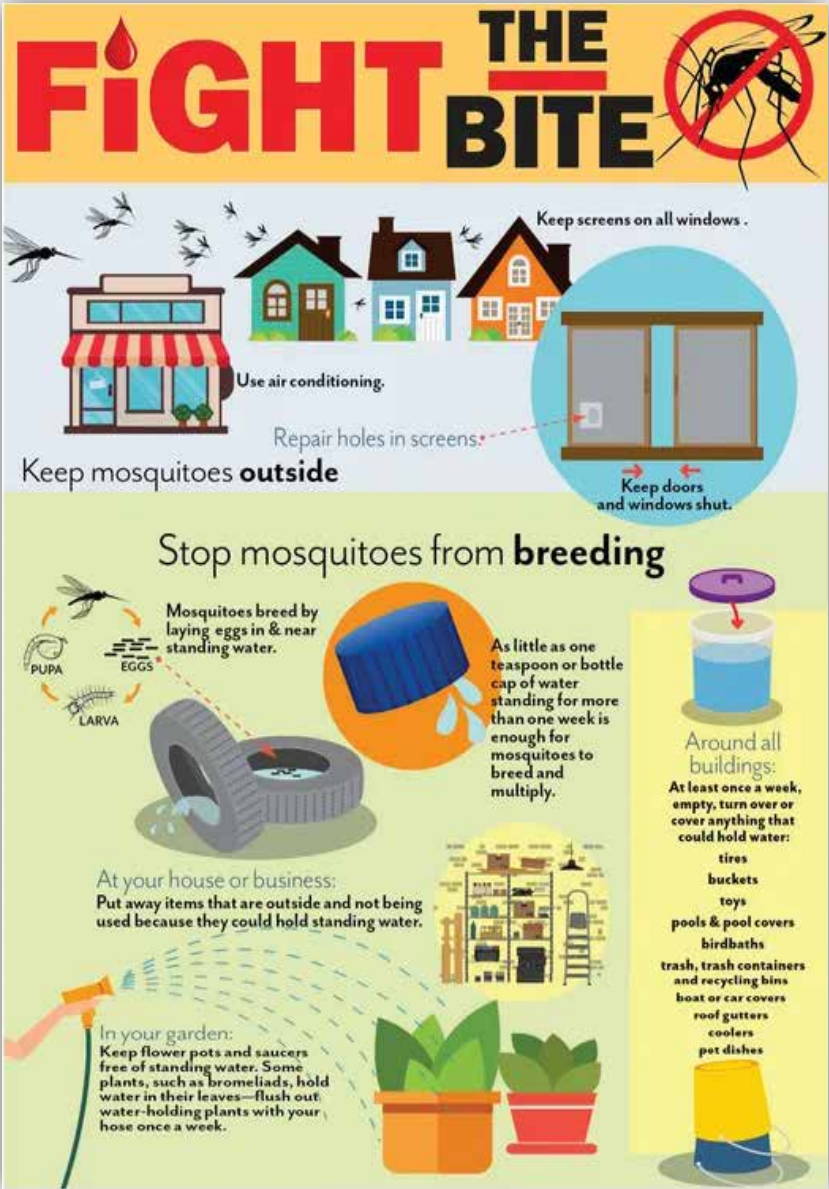
9. Make a plan and stick to the list: If you're wondering how to save money on groceries, this is one of the easiest ways. Make a meal plan and grocery list before you leave the house. When you get to the store, stick to the list. Don't give yourself any room for budget-breaking surprises. If you go shopping as a family, let your kids help plan the meals and find the items (it's like a grocery store scavenger hunt!). It's a lot easier to stay on budget when you're shopping with a plan and working as a team . . . and when you get used to saying no to candy.

10. Order curbside pickup: If it's too hard to say no to the candy (whether the kids are with you or you're talking to yourself—we don't judge), order your groceries for curbside pickup. It's a lot easier to avoid the temptations when you can type everything you need into a search bar.

Shopping online is also an easy way to compare brand prices, see what's on sale, and watch the total add up in real time without the calculator! No more getting up to the register only to discover that family-size box of cereal isn't on sale after all. And no more buying rolled oats just in case you've run out at home (you can walk to the pantry to see for yourself—mind blown).

11. Shop in season: When you're grocery shopping on a budget, it's super important to live by this rule. Buying a pomegranate in mid-July will cost you way more than average—and it might not even taste good! So, during the year, make it a point to only buy fruits and veggies that are in season.

Continued on page 11...



Save Money on Groceries Continued From Page 10...

12. Ignore eye-level items: Have you ever noticed that the most expensive items on the grocery shelves are right at your eye level? That's no fluke. Grocery stores are smart. They want you to see those splurge items.

Instead of falling for those marketing tricks, look up and down as you shop. The more affordable brands tend to be higher or lower on the shelves. Think of it as a treasure hunt for the best price.

13. Try different grocery stores: Why did you pick the grocery store you shop at now? Is it the friendliest? Is it the closest to home or along your commute? If we're being honest, most of us probably shop where we do out of pure habit. We know it's hard, but it may be time to break up with your go-to grocery store. It's not you—it's their overpriced produce.

Also, if you want to save money on food, be sure to check the weekly ads in your area for what's on sale at competing grocery stores. You might find that shopping at the store down the street is costing extra money in the long run.

14. Learn the sales cycles: Are you ready to do a little detective work? Start paying attention to when your favorite items go on sale and how much the price drops. Jot it down in a small notebook or on your smartphone and see if there's a trend. Soon you'll be able to predict the sales before they hit!

15. BYOB: Nope, it's not what you think. It's time to bring your own bag to the grocery store. Lots of stores will give you a discount on your total grocery bill just for bringing in a reusable bag. How easy is that? Your savings will usually run somewhere between 5 and 10 cents per bag. Five bags could save you anywhere from 25 to 50 cents. Hey, savings are savings! Keep some reusable bags in your car so you don't forget them at home.

16. Don't shop when you're hungry: People do a lot of silly things when they're hungry. They say things they don't mean, eat all of their roommate's chips, and aimlessly stroll the grocery store aisles like zombies. And while your best friend might not hold you responsible for what you said when you were hangry, your grocery bill won't let you off the hook so easily. Step away from the 48-count of frozen waffles and put back that pineapple upside-down cake from the bakery. Walk into the grocery store with a full stomach, and you might be shocked by how much lower your grocery bill is.

17. Don't buy more than you need: We love a deal. Everyone loves a deal. But if you get suckered into buying stuff you don't really need, did you really get a deal at all? Don't buy something just because it's on sale or because you have a coupon. If it wasn't part of your planned grocery list, then you still spent more money than you were planning to—deal or no deal.

18. Test out your green thumb: This might not be for everyone, but it's a great way to eat healthy on a budget. You can grow your own tomatoes, bell peppers and cauliflower in your garden, and you won't have to buy any at the store. You can just go out and grab them from your garden, Little House on the Prairie style.

Don't have a garden in the yard? No problem! There are plenty of indoor garden kits out there. Start small by planting herbs like parsley, cilantro and rosemary right there in your kitchen windowsill. If you can't use your harvest right away, puree and pour it into ice cube trays to freeze. How awesome is that?

19. Use apps on your smartphone: When you're searching for ways to save money on groceries, don't forget about all the rebate apps out there! **Ibotta (referral code blhng), Receipt Hog (referral code napt1483),** Checkout 51, **Receipt Pal,** and **Fetch Rewards (referral code EJONJ)** are just a few of the great apps that can help you save. While rebates don't give you a discount up front (like a traditional coupon), you should see savings in the long run.

20. Try going meatless for a meal: Look here, carnivore, don't be afraid to branch out and have a meatless meal once or twice a week. No one is saying you have to become a vegetarian but buying a lot of meat can make your grocery bill skyrocket (especially when the meat isn't on sale). So instead, find some meatless recipes to whip up on Meatless Monday—or whatever day of the week you choose!

21. Buy meat only when it's on sale: When it's not Meatless Monday, bring meat back into your diet by learning how to become a savvy meat shopper. Be on the lookout for great bulk deals on meat. Don't worry about it going bad before you can use it all, because you can always stash it away in the freezer. Also, look for cuts of meat that are cheaper alternatives to what you usually buy. Instead of chicken breasts, opt for chicken thighs. Skip the

22. Eat leftovers for lunch: We all know this—going out for lunch will seriously eat into your food budget. If you're dropping \$10 just twice a week, that's \$80 a month being spent on going out to eat (and we're not even talking about a nice dinner out with friends on Friday night). Don't waste your money when you can take leftovers and save a ton!

23. Buy generic: You know generic pasta is cheaper, but you're still not convinced it won't ruin your grandmother's lasagna recipe. Are generic brands really as good as the name brands?

Consumer Reports says most store brands measure up to the name brands in taste and quality—and they're usually 20–25% lower in price too!6 And if that isn't enough to sell you, a family of five can save up to \$3,000 a year just by making the switch to store brands.7 In other words, your less expensive lasagna will taste just as delicious as Grandma's (assuming you can cook just as good as Grandma, but we can't help you there).

24. If you buy it—use it!: Nothing is worse than discovering funky fruits and vegetables floating through the abyss in the back of your fridge. What's even sadder is that those rotten cucumbers and moldy peaches are dollar bills going right into the trash. Ouch! Try your best to actually use what you buy at the grocery store. Put a list of food inventory on the front of your refrigerator to help jog your memory. Whatever you do, just don't let the food go to waste.

25. Shop the farmers market at the end of the day: Okay, heads up—not everything at a farmers market is going to be cheaper. But by the end of the day, most farmers don't want to take their food home with them. So, walk around your local farmers market at closing time and see what kind of deals you can score. Make a reasonable offer for the box of produce they have left. Chances are, you'll get a great deal on delicious fresh fruits and veggies.

26. Ask for a deal: The first key to getting a big bargain is to negotiate everything—yes, even at the grocery store. The sticker price is the starting point, not the final price. Everything is negotiable. You just have to ask. Now, this doesn't mean you should stand at the checkout counter and shout new prices at the cashier for each item they scan. But if you notice the yogurt, you're about to buy only has two days before it expires, ask for a discount.

27. Preserve and store away: When ingredients are overflowing at the farmers market (or in your garden), buy in bulk and preserve them for the winter. Yeah, it may seem like you're spending more during the summer between the extra produce and canning jars. But think of each one of those jars of tomato sauce or pickles as an investment.

28. Shop the outside aisles of the store: The inside aisles of the grocery store are mostly made up of processed food that can derail your budget (and, let's be honest, your diet). Shop the outer edges of the store to find fresh fruits and vegetables, grains and beans. Your food budget (and your jeans) will thank you later.

29. Skip the packaging: A prepackaged bag of lettuce with a dressing packet and fixings will cost double what a head of lettuce with some simple homemade dressing would. Go for the unpackaged fruits and veggies whenever you can. They're cheaper and usually healthier too. Yes, you'll have to spend a little extra time chopping and prepping, but it's more money back in your wallet.

30. Leave the over spenders at home: A word to the wise—if you find that your kids are the culprits of adding all those not-on-the-list items to your cart, you might want to leave them at home. Yes, we're looking at you with the box of cookies, little Jimmy. On the flip side, maybe it's your spouse who needs to stay far away from the grocery store.

Grocery Shopping on a Budget Doesn't Have to Be Hard. A few new habits can help you lower your monthly grocery bill, stick to your budget, and meet your money goals faster. That means you'll have more cash to pay down debt, invest for the future, or save for something fun—like a babysitter and a nice meal out where someone else cooks and cleans up!



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					1	2 Pancakes At The Rpc!
3	HAPPY BIRTHDAY USA! 4 BINGO at the RPC Open to all Keys Gate Residents/7 PM	5	6	7	8	9
10	11 BINGO at the RPC Open to all Keys Gate Residents/7 PM	12	13	14	15	16 East Lake Burger Bash!
17	18 BINGO at the RPC Open to all Keys Gate Residents/7 PM	19 Committee of the Whole (COW) 5:30 PM	20	21	22	23
24	25 BINGO at the RPC Open to all Keys Gate Residents/7 PM	26	27 City Council Meeting 6 pm	28	29	30
31						