

# THE BULLETIN

*Belterra Community News*

August 2016 Volume 10, Issue 8

News for the Residents of Belterra

## FINANCIAL FOCUS

### Best Response to Volatile Markets? Stay Calm

In recent months, stocks have fallen sharply from their record highs, with one-day drops that can rightfully be called “dizzying.” As an investor, what are you to make of this volatility?

For one thing, you’ll find it useful to know the probable causes of the market gyrations. Most experts cite global fears about China’s economic slowdown, falling oil prices and anticipation of a move by the Federal Reserve to raise interest rates as the key factors behind the stock market’s decline.

On the other hand, the U.S. economy is still doing fairly well. Employers are adding jobs at a pretty good clip, wages are rising, home prices are up and overall economic growth has been reasonably solid. In other words, we are in a vastly better place than in the period before the Great Recession of 2008 and early 2009, when the financial markets bottomed out.

Nonetheless, it’s only natural that you might feel some trepidation over what’s been happening in the financial markets over the past few weeks. So, what should you do? Here are a few suggestions:

- Expect more of the same. Be prepared for more volatility, potentially including big drops one day followed by big gains the next. Until the factors considered responsible for the current volatility – that is, China’s slowing economy, low oil prices and the Federal Reserve’s decision on rates – have been fully absorbed into the market’s pricing mechanisms, big price swings, one way or another, are to be expected.
- Don’t panic. The headlines may look grim, but today’s newspapers are tomorrow’s recycling pile. Volatility is nothing new, and the financial markets are more resilient than you may think.
- Look for opportunities. By definition, a downturn occurs when investors sell massive amounts of stocks, but it actually may be a good time to buy them, while their price is down. Look at the most successful businesses and their products and services. If you can envision these companies still being around and thriving in ten years, why wouldn’t you want to buy their stocks at potentially

lower prices?

- Diversify. During the downturn, just about everyone’s portfolio was affected. But if yours took a particularly large hit, it might be because your holdings are over-concentrated in stocks, especially the types of stocks that fared the worst. You may need to further diversify your portfolio through a mixture of domestic and international stocks, bonds, government securities, real estate, certificates of deposit (CDs) and other vehicles. Diversification, by itself, can’t guarantee a profit or prevent against all losses, but it can help blunt the harshest effects of volatility.
- Review your investment strategy. Unless your goals have changed, there’s no reason to revise your long-term investment strategy, even in the face of wild fluctuations in the financial markets. Still, it’s always a good idea to review your strategy at least once a year, possibly in consultation with a financial professional. You may need to make smaller-scale adjustments in response to changes in the economy, interest rates, and so on, but don’t abandon your core principles, such as maintaining a portfolio that reflects your goals, risk tolerance and time horizon.

Investing will never be either risk-free or predictable. But by taking the steps described above, you can relieve some of the stress associated with volatility and help yourself stay on track toward your financial objectives.

Past performance does not guarantee future results. Investors should understand the risks involved of owning investments, including interest rate risk, credit risk and market risk. The value of investments fluctuates and investors can lose some or all of their principal. Special risks are inherent to international investing, including those related to currency fluctuations and foreign political and economic events.

*This article was written by Edward Jones for use by your local Edward Jones Financial*

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# NatureWatch

## SUMMER SULPHURS

by Jim and Lynne Weber

The family of butterflies known as Pieridae includes the whites and sulphurs, our most conspicuous and abundant butterfly species. They easily draw the attention of even the most casual observer as they flit about our gardens, fields, and open habitats in summer. Sulphurs are usually some shade of yellow, orange, or white, and avidly visit flowers. Their uppersides often feature black borders or patterns and while they usually perch closed, these patterns can sometimes be seen faintly through the wing or glimpsed in flight. The most widespread sulphurs in our area include the Orange Sulphur (*Colias eurytheme*), Southern Dogface (*Zerene cesonia*), Little Yellow (*Pyrisitia lisa*), and Dainty Sulphur (*Nathalis iole*).

Found throughout most of North America, the coloration of the Orange Sulphur can be quite variable, but the typical male has a yellow upperside with orange overlay, yellow veins, a wide black border, and a dark black cell spot. Females can be yellow or white with an irregular black border surrounding several light spots. Both sexes have a silver spot surrounded by two concentric dark rings and a spot above it on the underside of the hindwing. With a wingspan of about 1.5 to almost 3 inches, males patrol around for receptive females, who lay eggs singly on the leaf tops of host plants in the pea family, such as alfalfa and clovers. Orange Sulphurs have 4 to 5 broods from March to November, and overwinter in the chrysalid form.

The Southern Dogface is easily identified by both sexes having the shape of a yellow dog's head surrounded by black on the upperside of their forewings, with the black and white 'eye' not touching the black border. The underside of the hindwing in summer is pale to bright yellow, becoming tinged with pink markings in the fall. With a wingspan of 2 to 3 inches, the males seek out females who lay eggs on the undersides of terminal leaves of host plants such as alfalfa, clovers, and indigo. Three broods are produced almost year round, with adults overwintering in reproductive arrest during the coldest months.

As their name suggests, Little Yellow butterflies are on the small side with a wingspan of 1 to 2 inches. The upperside of the male has a yellow forewing with a wide black tip or apex and a hindwing with a black border. While the female is usually yellow and sometimes white with black borders, both sexes usually have two tiny black dots at the base of the hindwing underside. Four to five broods occur in the south, and females lay eggs singly on midveins or between leaflets of partridge pea, wild sensitive plants, and sennas.

Our smallest sulphur, the Dainty Sulphur, has a wingspan of  $\frac{3}{4}$  to slightly over 1 inch, and is identified by a yellow upperside with

black markings that are more extensive on the female. The underside of the forewing has an orange or yellow patch near the base with a few strong black spots closer to the outer wing edge. In summer, the hindwing underside is pale yellow, and turns to dusty green in winter. Both males and females tend to fly low, rest with their wings closed and held perpendicular to sun's rays to gather warmth, and overwinter in adult form. Flying year round, the females lay single eggs on sneezeweed, dogweed, and other asters.

Send your nature-related questions to [naturewatch@austin.rr.com](mailto:naturewatch@austin.rr.com) and we'll do our best to answer them. Check out our book, *Nature Watch Austin*, published by Texas A&M University Press, and our blog at [naturewatchaustin.blogspot.com](http://naturewatchaustin.blogspot.com) if you enjoy reading these articles!



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## Dead spots in the lawn? Look for chinch bugs....

Chinch bugs often appear in Texas lawns during hot, dry conditions. Usually damage starts in sunny locations or near driveway and sidewalk areas. Damage appears as irregular dead patches in the lawn surrounded by yellowing or dying grass. Chinch bug damage can be mistaken for other lawn problems like white grubs or fungal diseases, so confirmation of chinch bug activity is needed before choosing proper treatment.

So how do you tell if you have chinch bugs? The easiest way is to look for the insects. One way to look is to cut both ends out of a can, push it into the ground using a twisting motion and then fill the can with water for about 10 minutes and wait for any bugs to float to the top. Another way would be to get down on your hands and knees and part the grass to look for the insects. For both methods, samples should be taken in the damaged (yellowed grass), not dead, grass areas.

Chinch bugs are small (about 1/5 of an inch as adults; immatures are smaller). Adults are black with white wings containing triangular markings. Nymphs, or immatures, are yellowish or pinkish with a light colored band across their body. Nymphs do not have fully developed wings.

Treatment is usually a liquid or granular formulation. Liquid formulations are often bottles that attach to the end of the garden hose or concentrates that you mix with water in a tank sprayer. Granular formulations are applied with push spreaders and need to be watered in after treatment.

Treatment should be applied to the area where damage is occurring and several feet out from the damaged area; the entire yard does not have to be treated. All label instructions should be read and followed before and during the treatment.

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600. Check out my blog at [www.urban-ipm.blogspot.com](http://www.urban-ipm.blogspot.com)

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# TENNIS TIPS

*By USPTA/PTR Master Professional - Owner, Manager and Director of Tennis  
Grey Rock Tennis Club, Austin, TX*



## How to execute The Forehand Service Return

In previous newsletters, I offered tips on how to hit a forehand groundstroke, a two-handed backhand, one-handed backhand, forehand volley, the two handed backhand volley, the serve, the forehand half-volley, the one-handed backhand volley and the overhead “smash”.

In this issue, I will offer you instructions on how to execute the second most important shot in the game of tennis: The Service Return, since it is the response to the first most important shot of the game: The Serve. In the illustrations, Jill Schmidt, player at the Grey Rock Tennis Club, shows the proper technique to execute this stroke.

**Step 1: The Ready Position:** When Jill is getting ready to return the serve, her eyes are focused on the tennis ball held by the opponent. Knees are relaxed and the hands are holding the racket with a relaxed grip.

**Step 2: The Back Swing:** Once Jill realizes that the ball has been directed to her forehand, she will turn her upper body and will take the racket back. Notice that the left hand is up in front to allow her to keep her center of gravity in the center. She has loaded her weight on her right foot and will be ready to step

forward to meet the ball

**Step 3: The Point of Contact:** Jill now is ready to step into the ball. She has kept her eye on the ball and her center of gravity now is shifted to the point of contact. Notice the left knee being slightly bent and the left foot is pointing to the ball meeting the racket

**Step 4: The Extension of the Point of Contact:** Jill is now directing the ball toward the opponent's court. Her eyes have now shifted toward her target and her body weight is now fully in front of her left foot. The left hand is still helping to keep the center of gravity in the center without opening up too early.

**Step 5: The Follow Through:** Once Jill has finished her stroke, the momentum of the racket continues to move almost to a point behind her neck. Her left hand is next to her body and her right elbow is pointing toward her target. Her body is now ready to take the “split step” with both feet in order to prepare for the opponent's returned shot.

Look for in the next Newsletter: The Two Handed Backhand Service Return






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