

August 2016 Volume 10, Issue 8

### **Round Rock New Neighbors**

# An organization of Women welcoming Women for Fun and Friendship

Whether you are a newcomer or have lived here for years WE WELCOME YOU! We are of all ages!! Ideal for empty nesters or women who have left the work place and are looking to get back to a social life. We enjoy monthly luncheons with a speaker or program of interest.

During the summer we will have summer coffees the second Wednesday of July and August. These will be at member's homes in the morning. This is a time fellowship, no agenda. We have coffee and simple breakfast fair and meet each other. It is a great venue for women who want to see what RRNN is "all about" For

dates and addresses contact Traci Clegg at 512-992-1069

We have many groups: Card and game groups, gardening, Wine Tasting, Foodies, Antiquing, Hiking, Movie, Photo, Potluck, Safari, Walking and Caring Hands. There is something for everyone. Many activities take place during the day and some activities include couples. Please visit our website at www.rrnewneighbors.org for more information and to see our newsletter. Or call Traci Clegg, Membership Chair at 512-992-1069 for information.



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#### **NEWSLETTER INFO**

#### **NEWSLETTER**

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### EVERY SECOND COUNTS



### BE PREPARED!

### GET CPR AND FIRST AID TRAINING

By: HOPEcpr

Who: Adults & Children 12 or older

When: August 21st from 2pm - 4:30pm

Where: Hawaiian Falls Water Park

Aloha Events Center 18500 N SH-130 Pflugerville, TX 78660

**How:** Sign up at www.hope4minds.org

(limited space)

**Cost:** Free. Suggested donation of \$5 per person

to HOPE4MINDS

**Certification:** \$20 for CPR (starts at 2:00pm)

\$10 for First Aid (arrive at 3:00pm)

\$25 for CPR and First Aid

Certification is through the American Safety Health Institute (paid day of)

Each year 1 in 500 school-age children receive a brain injury serious enough to be hospitalized.

Every day, about 10 people die from an accidental drowning.

#### PRESENTED BY:







For more information, contact ronda@hope4minds.org

HOPE4MINDS is a public charity organized to foster hope and enrich the lives of children with an acquired brain injury through support and education.

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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

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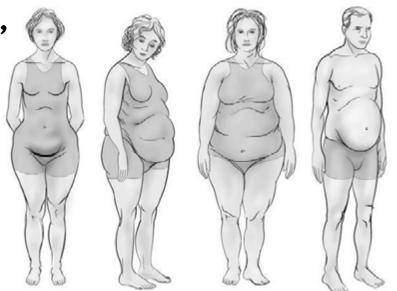
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#### STRESS, HORMONES, AND BELLY FAT

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Jimmy Yen, L. Ac.

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### 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?

(Continued on Page 6)



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- 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.

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# Nasta Salad

- 4 cups Elbow Macaroni
- 3 whole Roasted Red Peppers Chopped (more to taste, can also use Pimentos)
- 1/2 cups Black olives chopped fine/ can use Calamari olives
- Add pepperoncinis sliced to taste
- 6 whole Dill pickle slices -diced about 1/2 cup diced
- 3 whole Green onions sliced white and dark green parts
- 1/2 cups Mayonnaise
- 1 Tablespoon Red Wine or Distilled Vinegar
- 3 teaspoon Sugar more or less to taste
- 1/4 Salt teaspoon
- Plenty of black pepper
- 1/4 cup Milk more if needed
- Splash of Pickle juice add more if needed/ can also add pepperoncinis juice also

Cook Macaroni in lightly salted water according to package directions. Drain and rinse under cold water to cool. Set aside.

Mix together mayo, vinegar, sugar, salt & pepper. Splash in enough milk (1/4 of milk) to make it pourable. Splash in pickle juice for extra flavor. Taste & adjust seasonings as needed. Set aside.

Place cooled Macaroni in a large bowl and pour 3/4 of the dressing. Toss and add more dressing if you if you like. (Dressing will seem a little thin, but it will thicken up as salad chills).

Stir in olives, Roasted red peppers( or Pimentos), pickles, and green onions. Add more of any ingredient if you'd like stuff going on. At the end, splash in a little more pickle juice and stir.

Chill for at least 2 hours before serving. Sprinkle with sliced green onion to serve.







