





# CLAUDE MONET

The river, painted just after dawn, is reduced to a few pale flat tones of blue.

As a child, He much preferred excursions by the sea to the schoolroom. During August, 1869, Monet and Renoir painted side by side at the river; their studies of the vacationers boating and swimming, rapidly rendered in a free, broken style, sparkle with light, movement, and the joy of summer.

The river, rather than the sea, soon became his primary subject.

The luminous pigment is granular and pulverized, and the tall vertical poplars, geometric haystacks and Gothic facades serve as the modula-



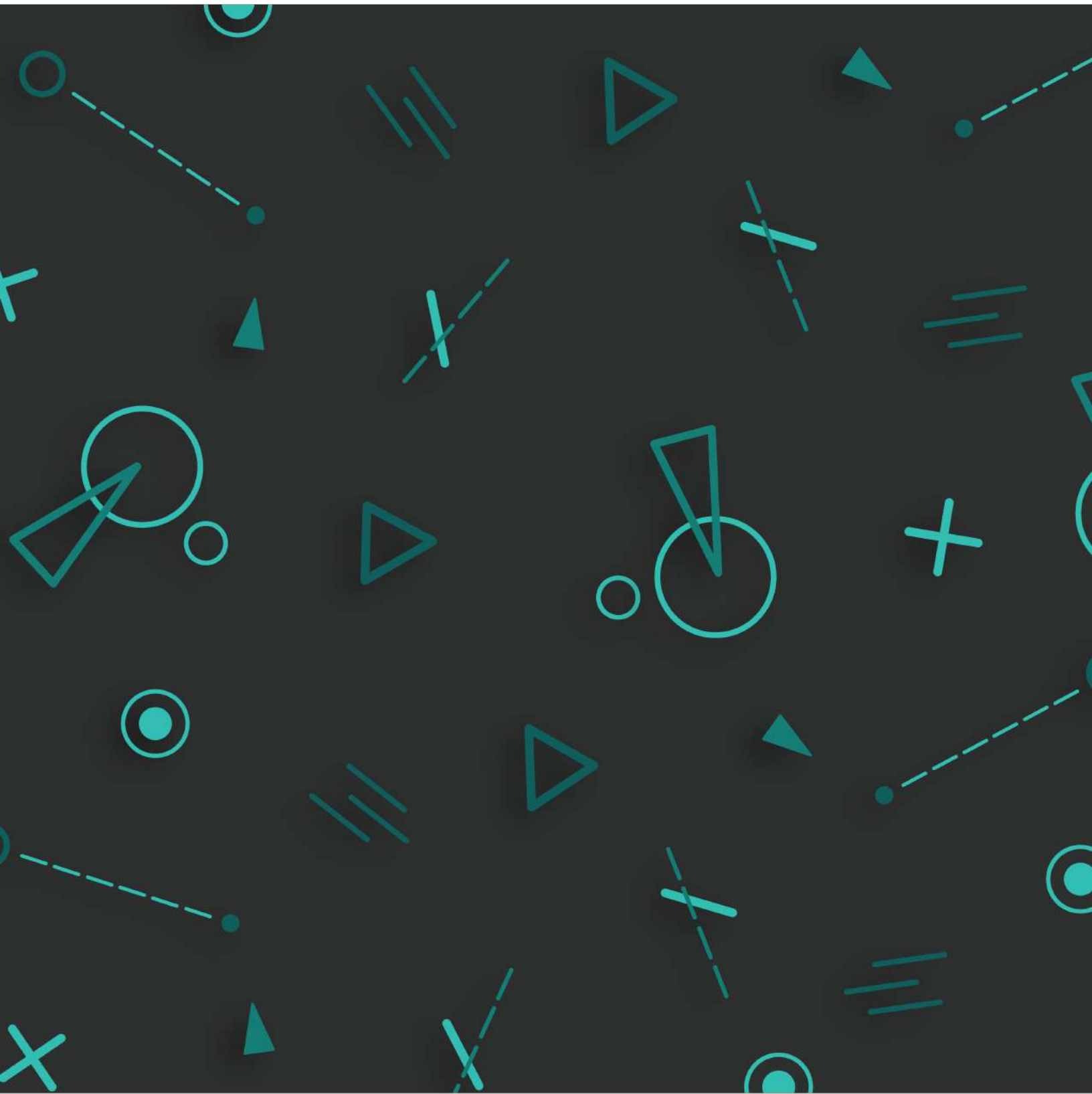


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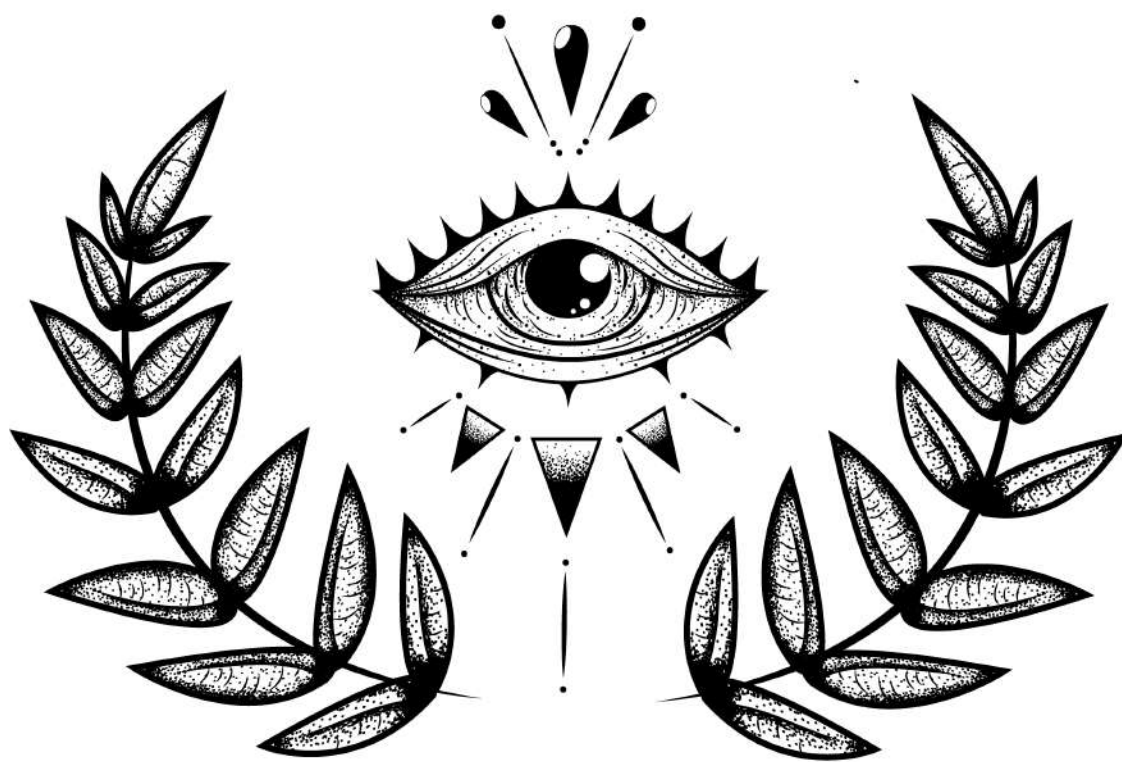
# Karuna Riding











# Kozmic Gems

by Kate Eliza

**C**  **NTRAST**  
*DESIGN IN FOCUS*

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**CON**TRAST  
*DESIGN IN FOCUS*

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 **ONTRAST**  
*DESIGN IN FOCUS*






# mo•net

- NOUN [moh-ney; *French*]

1.

As a child, He much preferred excursions by the sea to the schoolroom. During August, 1869. Monet and Renoir painted side by side at the river; their studies of the vacationers boating and swimming, rapidly rendered in a free, broken style, sparkle with light, movement, and the joy of summer. The river, rather than the sea, soon became his primary subject. The luminous pigment is granular and pulverized, and the tall vertical poplars, geometric haystacks and Gothic facades serve as the modulators of light rather than as true subjects. The river, painted just after dawn, is reduced to a few pale flat tones of blue.





# Fall 2019

## Monday (5)

University 2019

### Physics-211

9:05AM-9:55AM

Technology Bldg #128

### English-15S

10:10AM-11:00AM

Library & Classroom #203

### Chemistry-110

11:15AM-12:05PM

Educational Activities Bld #102

### Physics-211

1:25PM-3:15PM

Science & Technology Bld #127

### Mathematics-140

3:35PM-4:25PM

Olmsted Bld #E244

## Tuesday (1)

### Mathematics-140

3:05PM-4:20PM

Olmsted Bld #E244

## Wednesday (4)

(first three classes same as Monday)

### Chemistry-110

1:25PM-3:20PM

Educational Activities Bld #110

## Thursday (1)

(same as Tuesday)

### Mathematics-140

3:05PM-4:20PM

Olmsted Bld #E244

## Friday (2)

(same first two as Monday)

### Physics-211

9:05AM-9:55AM

Technology Bldg #128

### English-15S

10:10AM-11:00AM

Library & Classroom #203







# Kozmic Gems

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# OLD INVENTORY MAY MEAN DEALS

Sellers tend to put their homes on the market in the spring, often listing their homes too high right out of the gate. This could result in price reductions throughout the spring and summer months.

These sellers have fewer chances to capture buyers after Labor Day. By October, you are likely to find desperate sellers and prices below a home's market value.





# FEWER BUYERS ARE COMPETING

Families who want to be in a new home by the beginning of the school season are no longer shopping at this point. That translates into less competition and more opportunities for buyers.

You'll likely notice fewer buyers at open houses, which could signal a great opportunity to make an offer.



# SELLERS WANT TO CLOSE BY THE END OF THE YEAR

While a home is where an owner lives and makes memories, it is also an investment — one with tax consequences. A home seller may want to take advantage of a gain or loss during this tax year, so you might find homeowners looking to make deals so they can close before December 31.

Ask why the seller is selling, and look for listings that offer incentives to close before the end of the year..



# THE HOLIDAYS MOTIVATE SELLERS

As the holidays approach, sellers are eager to close so they can move on to planning their parties and events.

If a home has not sold by November, the seller is likely motivated to be done with the disruptions caused by listing a home for sale.



# HARSHER WEATHER SHOWS MORE FLAWS

The dreary fall and winter months tend to reveal flaws, making them a great time to see a home's true colors.

It's better to see the home's flaws before making the offer, instead of being surprised months after you close. In fact, the best time to do a property inspection is in the rain and snow, because any major issues are more likely to be exposed.

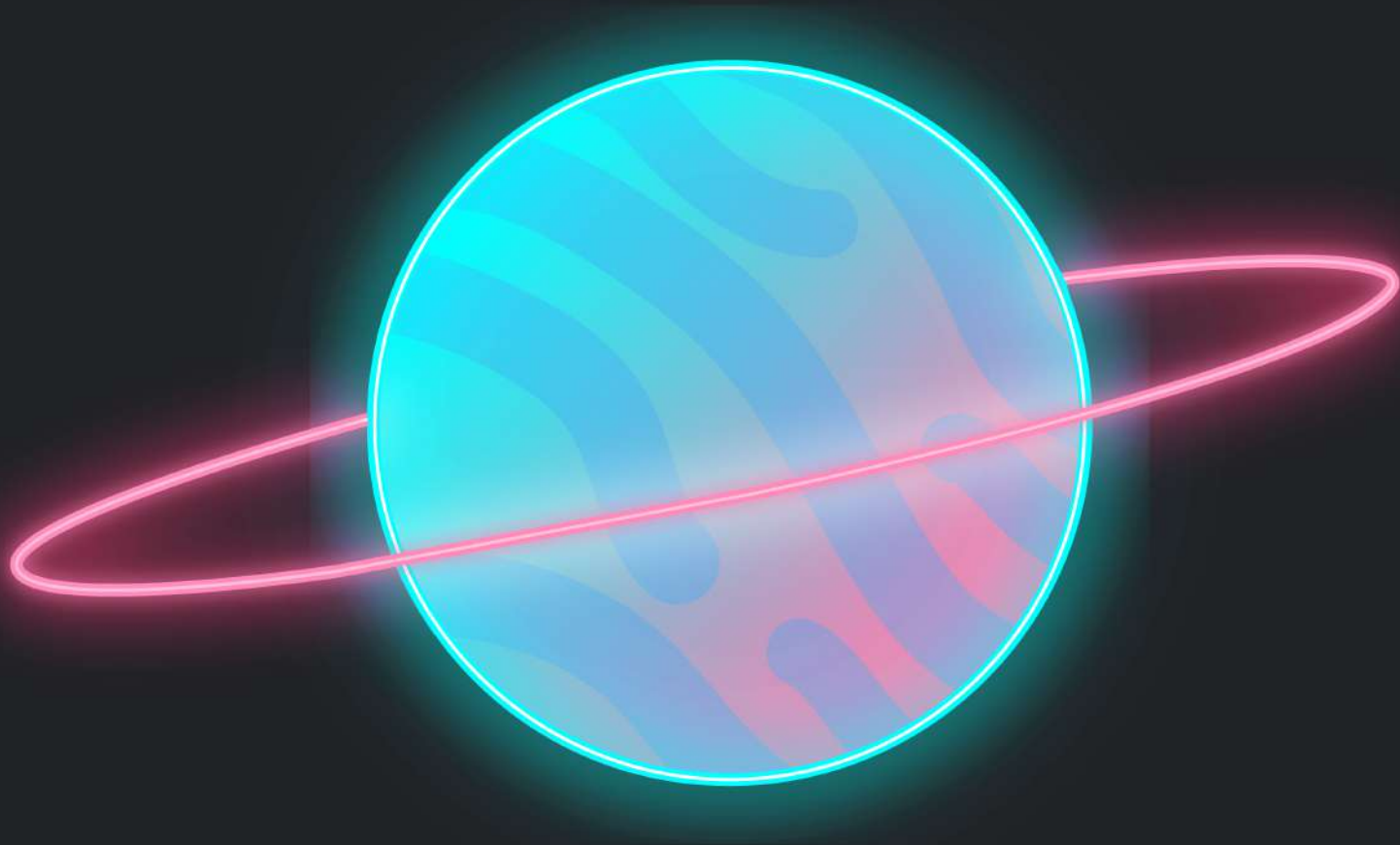


# The days may be getting shorter, but the list of home-shopping benefits is getting longer.

Real estate markets ebb and flow, just like the seasons. The spring market blooms right along with the flowers, but the fall market often dwindles with the leaves — and this slower pace could be good for buyers.

If you're in the market for a home, the fall can be a great time to buy.







50% Scale of Above Image



















