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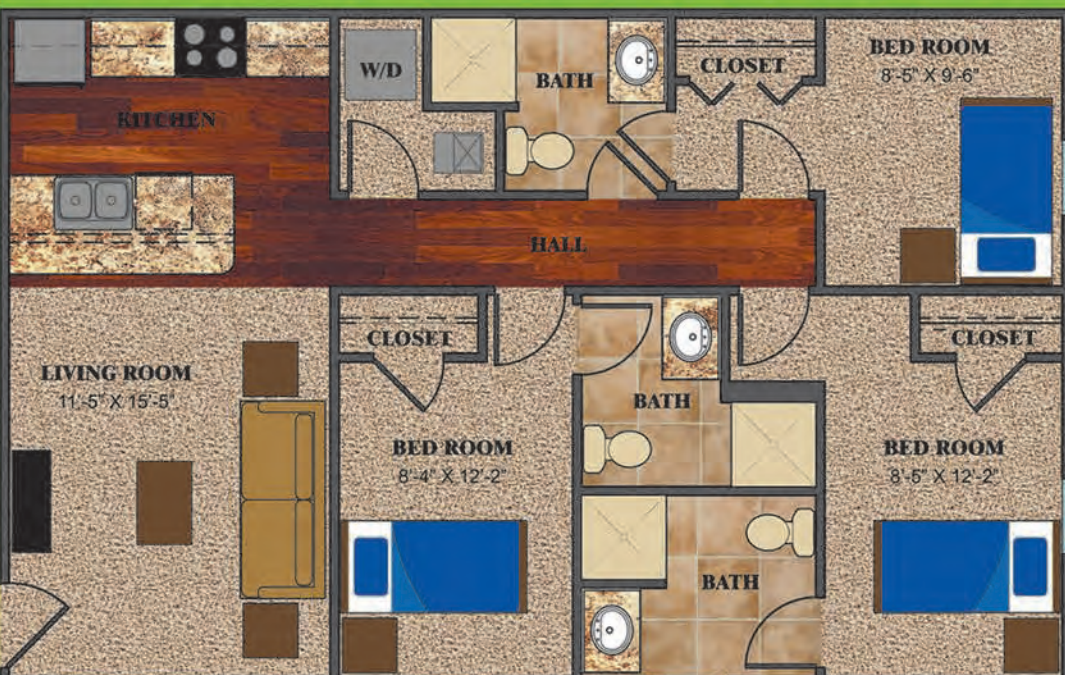
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INDEX

- The Avenue West Lafayette.....Page 11
- Basham Rentals.....Page 9
- Blackbird Farms.....Page 10
- Bower Housing.....Page 8
- Chauncey Square.....Page 7
- Cochran Apartments.....Page 1
- Commercial Brokers (Smart-Digs.com).....Page 4
- Copper Beech Townhomes.....Page 7
- The Cottages on Lindberg.....Page 9
- Crestview Apartments.....Page 6
- Evergreen Rentals.....Page 8
- The Fairway Apartments.....Page 10
- Franklin Park Apartments.....Page 5
- Fuse.....Page 9
- Hunter Lafayette Properties.....Page 8
- The Ivy Towns + Flats.....Page 7
- The Lodge Apartments.....Page 6
- McCormick Place.....Page 3
- Milakis Rentals.....Page 3
- Morris Rentals.....Page 5
- Prime Campus Housing.....Page 5
- Raymer Historic Apartments.....Page 8
- River Market Apartments & Shoppes.....Page 9
- Southern Winds Apartments.....Page 6
- University Residences.....Page 2
- Wabash Landing Apartment Homes.....Page 5
- Waterfront Apartments.....Page 10
- Weida Apartments.....Page 6
- Willowbrook West Apartments.....Page 12



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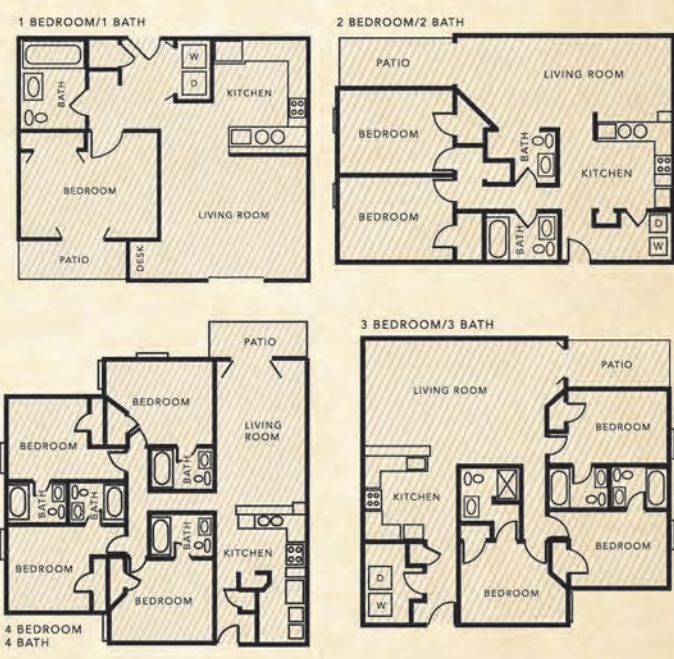
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Advice for soon-to-be graduates

Graduation season, an oft-emotional time of great celebration and reflection, is on the horizon. Though soon-to-be graduates are about to have one set of challenges firmly behind them, other important life decisions and experiences are looming in the not-too-distant future.

Although there's no magic set of rules for post-graduation, the following advice can help recent graduates transition from the classroom to the ceremony and then life after school.

- Attend the graduation ceremony. Graduating students may debate whether or not to attend their graduation ceremonies. Such ceremonies tend to be lengthy, and outdoor affairs can be hot and uncomfortable. However, graduation is a milestone moment that you won't get to enjoy again. Attending graduation allows you one last academic experience, and even if that may seem like too meaningful skipping the ceremony down the road.

- Enjoy graduation but buckle down once the dust settles. According to a survey by the National Association of Colleges and Employers, the job market for new graduates is improving marginally. But the Institute for College Access and Success notes that many college graduates will be saddled with around \$25,000 in debt upon earning their degrees. Many student loans have a six-month repayment grace period after graduation, so new grads who don't already have a job lined up may want to use some of that grace period to travel, visit distant relatives or relax and recharge before their first payment comes due. Use the time wisely, but be prepared to buckle down when the time comes to start repaying loans.

ly, but be prepared to buckle down when the time comes to start repaying loans.

- Join an alumni association. Regardless of the size of your school, chances are strong they have a local alumni association and several chapters across the country. Take advantage of these organizations to connect with fellow alumni, who can be invaluable sources of information and provide connections that may help you find a job in your field.

- Read and learn new skills. If you have yet to land that first job, use some of your down time to reacquaint yourself with reading for pleasure instead of reading as part of an assignment. You also can use extra time to explore new skills, such as learning certain software or applications that may help you stand out in a competitive job market.

- Before you decide what you want to do, you may have to figure out what you don't like. Another way to use free time is to volunteer or apply for internships in fields you may want to work in. These experiences can help you determine your career options and find a career you find both challenging and exciting. But such opportunities can also help you determine when a given line of work isn't for you. Oftentimes, finding the right career path takes some trial and error. Don't get too down if an opportunity doesn't pan out. Instead, keep your head up and take advantage of the next opportunity that comes your way.

Graduation is a time of mixed emotions. Graduates can not only use graduation season to make lasting memories with friends but also to take the first steps toward the next phase of their lives.

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Helpful hints to land your first job

Though the job market for newly minted college graduates has proven less than ideal in recent years, members of the class of 2014 entered a job market that was on the rebound. According to the "Job Outlook 2014" survey from the National Association of Colleges and Employers, employers anticipated hiring nearly 8 percent more 2014 graduates for their domestic operations than they hired from the class of 2013.

That's good news for new grads, but members of the class of 2014 should still expect a competitive job market in which companies can afford to be patient as they attempt to find the best possible candidate for each opening. Oftentimes the best candidate, especially for entry-level positions, is the one who combines some experience with a willingness to learn and do whatever it takes to help a company succeed. Many candidates boast such experience and enthusiasm, but there are some additional steps new graduates can take to improve their chances of landing their first jobs out of college.

- Gain some relevant experience. While college is the best time to gain some experience that's relevant to your field, that does not mean you can't still earn an internship now that you have donned your cap and gown and received your diploma. Many businesses look to recent graduates to fill their internships, as recent grads have years of study under their belts and, because they are no longer enrolled in classes, more flexibility than current students. If the job market in your chosen field is tepid, start looking for internships. These can be a great way to start making some professional contacts, and many people find themselves ultimately working full-time for the company where they first landed an internship.

- Establish an online presence. Another way for recent graduates to get noticed is to establish a positive online presence. Something as simple as creating a profile on the professional networking site LinkedIn can help recent graduates get noticed by prospective employers. Even if you have little or no relevant professional experience, create a profile that includes your education history, interests, accolades or awards you earned while in school and even a brief summary of your career goals.

Another way to establish an online presence is to begin a blog. The blog should not be used as a tool to discuss your personal life, but rather to express your thoughts on topics relevant to the career you hope to pursue. Demonstrating an understanding or even just a passion for the industry can be a great way to show prospective employers that you are looking for a career



and not just a job.

- Join a professional organization. Other options to network and improve your chances of landing your first job can be attained by joining a professional organization. Many such organizations welcome new members, even those with relatively little or even no professional experience. Your university may even sponsor such an organization and host regularly scheduled forums relevant to your industry. Such forums often feature lectures or talk sessions with already established professionals who can provide advice on landing a first job or internship or furnish grads with industry contacts who might offer similar help. Memberships in such organizations is often free or inexpensive, so take advantage of this opportunity if it presents itself.

- Use the resources at your disposal. Many college graduates are unaware that they have valuable resources at their disposal that can greatly increase their chances of securing a job out of college. The career services office at the university is an invaluable resource that is plugged into the business community in its town or city. Such an office can connect you will fellow alumni, many of whom want to help their fellow graduates establish their careers. A career services office also can help new graduates fine tune their resumes and cover letters so they have a greater chance of landing a job.

Parents also might be a great resource in your job hunt. Your parents may have a career's worth of professional contacts who might be able to help you land a job. Don't be hesitant to ask your parents for help.

Getting a first job out of college is rarely easy. But there are some strategies motivated grads can employ to greatly increase their chances of finding a job and starting their careers.

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Give back without going broke

Nonprofit organizations often depend on financial donations to stay afloat. Donations can be used to fulfill a mission statement, pay staff or raise awareness of events sponsored by the organization.

Though financial donations are how many people support causes near and dear to their hearts, such gifts are not affordable for everyone. But prospective donors who can't reach into their pocketbooks can still support worthy causes by giving back in other ways. The following are a handful of alternatives to financial donations for people who want to give back to their communities.



Participating in charity-sponsored events like 5Ks is one way for men and women to give back to their communities without breaking the bank.

- Offer your services. Working professionals have their own unique skill sets, and organizations are always in need of people who can bring something unique to the table. Offering your services is different from traditional volunteering because volunteering projects typically do not require anything more than a willingness to pitch in on a project or lend a hand at an event. When offering your services, you are offering something more than a typical volunteer. For example, attorneys may be able to provide legal advice pro bono while contractors may be able to design projects instead of just pitching in when it comes time to turn those designs into something tangible. Offer your expertise and you will no doubt find numerous organizations ready to accept your offer.

- Donate your belongings. It may not seem like much on the surface, but donating old clothing or appliances can make a big difference to a local charity. Charities may be able to sell your donations to generate money, or they may put them to use serving the less fortunate. Find an organization that accepts such donations and, depending on how substantial your donations are, ask for a receipt so you can earn a tax deduction if you qualify.

- Coach or teach local youth. Another way to give back to the community is to volunteer to coach or teach your youngest neighbors. If you decide to coach, choose a sport you have experience with, especially if you decide you want to coach older children with more advanced skill sets. Adopt a similar approach if you decide to teach or tutor, choosing a subject, perhaps one that's affiliated with your profession, that you feel comfortable with.

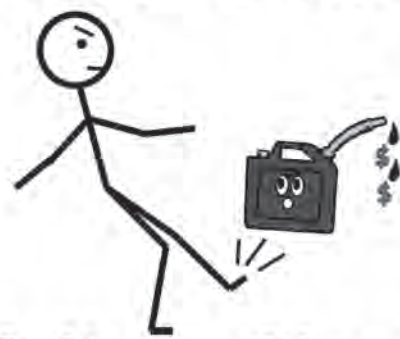
- Create an internship. If you own your own business or work for a company that could use a helping hand, create an internship (or propose the idea to your employer and offer to oversee the program). Internships are often invaluable opportunities for high school and college students, so creating such a position can be a great way to give back to the young people in your community.

- Raise awareness of a good cause. Many nonprofit organizations sponsor community events in an effort to raise awareness for their causes. Such events may include a 5K, a walk for charity or a local vendor showcase where the entry fees go directly to the organization sponsoring the event. If you want to give back but can't afford to make a donation, then participate in such events. Races and charity walks often encourage participants to form teams made up of friends, family members and coworkers, so enlist the help of others and ask them to share their participation via social media so they raise awareness for a good cause.

Giving back does not have to break the bank. Charitable men and women who can't afford to cut a check can give back in other ways that can benefit their favorite charities just as much as financial donations.

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Pack a suitcase like a pro

Once a vacation destination is planned and the trip is booked, the next question travelers often ask themselves is what to bring? Certain trips may necessitate only a few essentials tossed into a tote bag, while other trips may require an extensive wardrobe.

Anyone who has wrestled with an overflowing suitcase knows that packing can sometimes be an arduous task. Narrowing down just what to bring can be time-consuming. Finally, getting all of those items into the suitcase, only to find they don't fit as expected, can be particularly aggravating. Couple the struggle of packing with increased baggage fees at airlines, and it's easy to see why packing is a part of travel that requires some forethought.

Following these time-tested tips for packing can ensure you spend less time wrestling your suitcase and more time planning your trip.

- Know baggage rules in advance. Flyers should contact their airline to learn their baggage rules. Many airlines place restrictions on the size of a carry-on bag and limit how many suitcases can be checked into cargo. Knowing the measurements you have to work with can make it easier to pack.

- Leave a lot at home. Many travelers view their belongings as security blankets and connections to home. Vacationers may try to plan for every weather scenario or situation, and that often leads to overpacking. Pack three

shirts for every pair of pants, skirt or shorts you bring. Stick to basics that make you feel comfortable rather than flashy, statement-making pieces. Choose clothing that's easily mixed and matched. Don't forget at least one dressy ensemble for a night out.

- Choose the right fibers. Even if you prefer cotton and natural fibers, they can be heavier and take longer to dry.

and top with a shirt, underwear and socks, and roll them together for each day you will be traveling.

- Use shoes for storage. Place smaller items, such as socks, electronics chargers and toiletries, in your shoes. It's another way to save room in an already tight suitcase. Use twist ties or rubber bands to bundle cords to chargers and other devices so they're tidy.

- Use handbags for cosmetics. Skip the cosmetics bag and use a second purse for cosmetics and jewelry. This gives you another option when going out on the town and helps you save space when packing.

- Investigate what is stocked at the hotel. Call your hotel before packing or visit them online to take inventory of what is included in your room, as there is no need packing a hair dryer if your room includes one. If you're traveling to a friend's house or family, chances are they have the toiletries you need. If you find you need something, you always can buy it at your destination.

They're also more prone to wrinkling. Blends, including wrinkle-free synthetic fibers, won't weigh down a suitcase and won't look like they've been trampled on when you arrive at your destination.

- Rolling is a sound packing method. Rolling clothing not only takes up less space, but clothes that are rolled also are less prone to wrinkling. Rolling creates a flat foundation in the suitcase upon which you can build. Put larger, heavier clothes on the bottom near the wheels and lighter tops and undergarments on the top. This will help balance out the bag and prevent it from toppling when the bag is upright.

- Bundle clothes as well. Another way to take the work out of packing is to bundle outfits together. Place a pair of folded pants on the bottom

- Limit electronic gadgets. Vacations are meant to provide a break from your routine. Stick to one or two gadgets and leave the rest at home. There's bound to be plenty of other ways to pass the time while traveling.

Packing smart can eliminate some headaches involved with travel. A well-packed suitcase is easier to wrangle and can keep belongings orderly.



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Spring is a time of year when many people resolve to give their homes or apartments a thorough cleaning. Spring cleaning projects help people revitalize their homes for the warm months ahead, when windows are once again opened, fresh air pervades homes and items that might have accumulated over a dark and dreary winter have become a distant memory.

Many families have spring cleaning rituals that allow them to efficiently clean their homes in a single weekend. But it's just as important for spring cleaners to place as great an emphasis on the environment as they do on efficiency when cleaning a home. Eco-friendly spring cleaning practices produce less waste and rely on less chemicals to rejuvenate a home and get it ready for those seasons when huddling inside under the covers takes a backseat to lounging around the house as fresh air washes into the home. The following are a handful of ways to efficiently clean a home while also protecting the environment.

* Clear out the clutter. Clutter is an enemy to homeowners and the environment alike. That's because addressing clutter is often an inefficient process in which homeowners methodically go through items that have accumulated over the years, individually choosing which items to keep and which items to discard. Clutter can also prove harmful to the environment because rooms filled with clutter tend to collect dust, reducing air quality and leading to more indoor air pollution that



Appliances forced to work harder also cost more money, and those costs can be considerable.

When checking appliances, be sure to check the refrigerator as well. Refrigerators are plugged in all day long, and those that are not operating at peak efficiency can cost you a lot of money in the long run. Periodically clean the coils on the back of your refrigerator so it can operate more efficiently, saving energy and money.

Vacuum cleaners should also be inspected before each use to make sure reels are not covered in hair, which can make it nearly impossible for the machine to collect dirt and dust from the floors.

* Use reusable cloths. Another way to turn spring cleaning into a more eco-friendly affair is to forgo using paper towels in favor of reusable cloths. Reusable wash cloths can be just as effective at wiping down counters as paper towels, which require more and more trees to be cut down and eventually end up in landfills. If you are feeling especially eco-friendly, you can go the extra mile and create your own reusable cleaning cloths out of old clothes or linens, saving you money and making use of items that might otherwise have been headed straight for a landfill.

Spring cleaning can rejuvenate a home after a long winter. Emphasizing eco-friendly techniques when cleaning can ensure your home's revival is as beneficial to the environment as it is to the home's inhabitants.

can prove harmful to human health.

When sifting through clutter in a home, discard those items that have gone ignored for years, as they likely have little or no financial value and it's safe to assume they serve no practical purpose as well. Once clutter has been cleared out, prevent more of it from accumulating by making a conscious effort to discard items once they no longer serve any practical purpose. This includes old newspapers and magazines, as well as any other items that are likely to sit in a pile or on a shelf for months on end. Preventing the buildup of clutter reduces the amount of time you need to spend spring cleaning next year while also improving indoor air quality.

* Use cleaners only when windows are open. Many people get a head start on spring cleaning in late winter, when the weather might have started to warm up but has not yet warmed to the point when windows

throughout the home can be opened. Though there's nothing wrong with starting early, avoid using cleaning products on days when you can't open the windows. Many cleaning products contain ample or even just trace amounts of chemicals that can compromise indoor air quality and may exacerbate existing medical conditions like respiratory ailments. When using cleaning products, try to do so only when the windows are open and fresh air can enter the home.

* Ensure appliances are working at peak efficiency. Spring cleaning is a great time to inspect appliances to make sure they are operating efficiently. Clean or replace filters on window air conditioning units. Dusty or dirty filters will force the air conditioner to work harder and use more energy to cool a room. In addition, dirty or dusty filters make units less efficient, which means rooms won't cool as quickly on those scorching summer after-

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Mistakes to avoid when faced with debt

Many men and women working to reduce their debt feel like they are fighting an uphill battle. Until debt is eliminated, interest will continue to accrue, so even those consumers who make their monthly payments on time may feel as though they're getting nowhere with regard to restoring their financial standing.

But making monthly payments on time and paying more than the minimum is the best way to eliminate debt, even if this approach forces consumers to make certain sacrifices along the way. Men and women may be tempted to take certain shortcuts on the road to eliminating their debts, but such shortcuts are not always what they seem. The following are a handful of mistakes that men and women faced with significant consumer debt should avoid as they work to improve their financial situations.

- Use credit to pay off debt. Many credit card companies offer cash advances to their cardholders, who can easily be tempted to accept such offers as they look to pay down balances on other cards. But using one credit line to pay off another can land you even deeper in debt, as cash ad-

vances and balance transfers also are subject to interest charges, meaning you won't really be eliminating debt but simply shifting it from one card to another, all the while being charged to make that switch.

- Pay only the minimum. Credit card statements include both a minimum payment as well as how long it will take to pay off existing debts if you only make the minimum payment. When balances are considerable, it can take years to eliminate debt if you are only paying the minimum. Even if money is tight, find a way to pay more than the minimum each month. If you don't, your total balance likely won't decrease by much and your credit rating, which takes your debt to credit ratio into account when calculating your credit score, will not benefit greatly even though you are making your monthly payments on time.

- Continue using credit. If you are currently mired in considerable debt, resist the temptation to use your credit cards. That will only compound the current problem. Use only debit cards or cash when making purchases so you know you are not spending money you don't have. In

addition, every time you use a credit card and don't pay the balance in full when the bill is due, you will be forced to pay interest charges, which makes the items you buy more expensive than if you were to simply pay with cash or a debit card.

- Pay down the wrong debts first. When faced with substantial debt, many people take a methodical approach to eliminating their debts, paying down one card and then moving on to another and so on. Though it can be motivating to methodically eliminate debt obligations, it's best to pay down those debts with the highest interest rate before paying off smaller debts. The more interest that accrues, the deeper your debt hole becomes. So make a list of your debts and their corresponding interest charges, and work to pay down the high-interest debts first, even if that means you won't be eliminating balances as quickly as you might if you paid down smaller debts first.

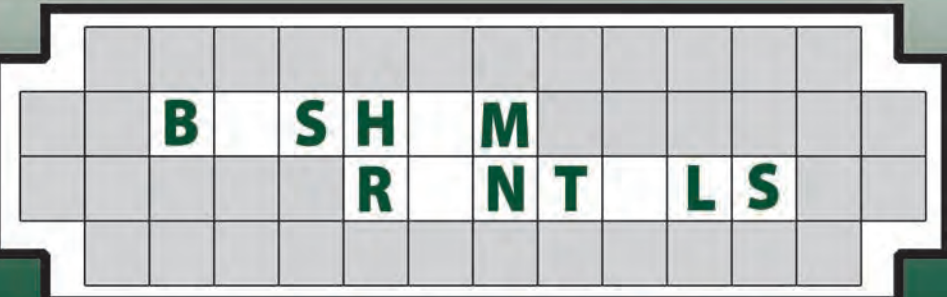
Debt can feel like an albatross over consumers' heads. But avoiding certain mistakes when eliminating debt can help the process go more quickly and smoothly.

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Things to consider before getting a dog

Dogs are wonderful companion animals, providing their owners with loyal friends who are seemingly always up for walks or games of frisbee.

Dog ownership is rewarding, but it's also a significant responsibility. Before adopting a shelter dog or buying from a breeder, prospective dog owners should consider a host of factors to determine if now is the best time for them to welcome a new four-legged friend into the family.

- **Time:** Some pets do not require their owners to commit much of their time. For example, fish and bird owners don't need to take their pets outside for walks or bathroom breaks, making them ideal pets for men and women who want a pet but don't have the time to devote to caring for more needy animals. Men and women considering getting a dog should make an honest assessment of how much time they have to take care of their animals. Dogs don't just need their owners to take them for walks and let them into the backyard to go to the bathroom. Dogs are social animals and need their owners to spend time with them every day. Men and women with especially hectic schedules may want to delay getting a dog until they can free up more time in their days.

- **Money:** Owning a dog requires a considerable financial commitment, one that extends far beyond the adoption fees or prices established by private breeders. Dogs need food, comfortable shelter, toys, and medical care, which can be extensive should dogs get sick. Some dog owners buy pet insurance to offset the cost of veterinarian visits, while others simply pay out of pocket when their dogs have medical expenses. Dogs tend to hide physical problems from their owners, which is why routine veterinary visits are so important. Many veterinarians recommend at least annual visits for dogs under the



age of 10 and visits every six months for dogs 10 and older. Men and women should make sure they can afford those visits before bringing a dog into their lives.

- **Climate:** Where you live should also influence your decision to get a dog. Though climate won't necessarily prevent you from adopting a dog, you may want to avoid adopting certain breeds of dogs depending on where you live. For example, short-nosed breeds, including English bulldogs and pugs, are highly susceptible to heat stroke, as their shorter airways give them less of a chance to cool the air they draw into their bodies. Men and women living in especially warm climates may want to avoid short-nosed breeds in favor of dogs that are better equipped to handle the heat.

- **Age of the dog:** Many prospective dog owners want to adopt puppies so they can be with their new best friends throughout the dogs' lives. But puppies can be difficult to house train, and that training takes a combination of time,

money and patience. If you are not ready to commit all three to house train your dog, then consider adopting an older dog that is already house trained.

- **Family members or roommates:** Dogs make wonderful additions to a home, but not everyone is cut out for living with dogs. If you live with other people, be it family members or roommates, it's best to consult with them before bringing a dog home, as dogs can change the dynamic of any living arrangement. In addition, you may unknowingly live with someone who has a dog allergy and cannot cohabitate with a dog. Consult the people you live with before bringing a dog home, and only do so if you have their blessing.

Dogs are great companions who can greatly improve their owners' quality of life. But dog ownership is not for everyone, and prospective dog owners should first consider a host of factors before bringing dogs into their homes.



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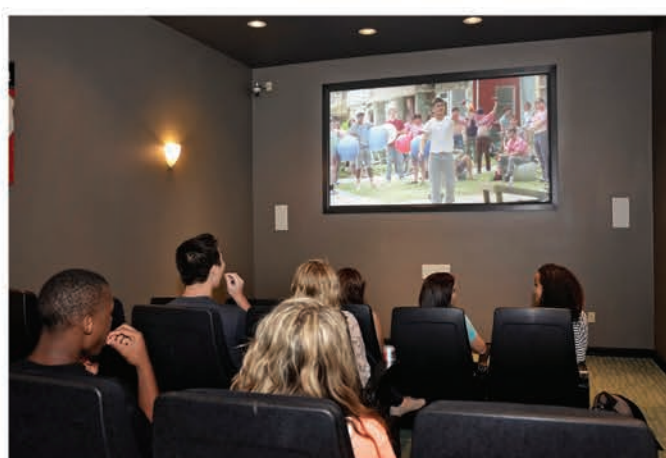


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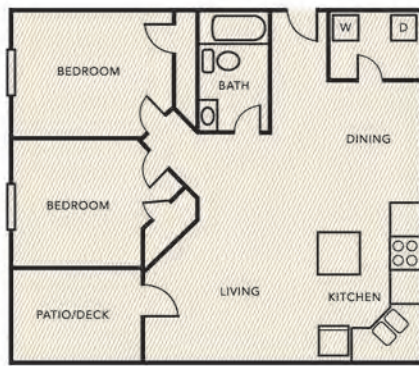
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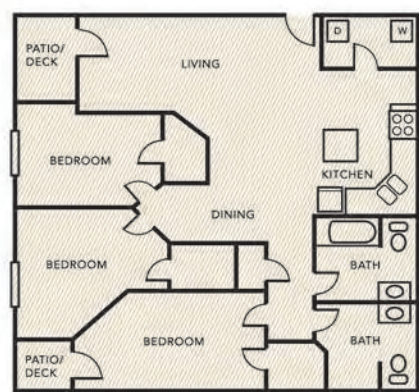
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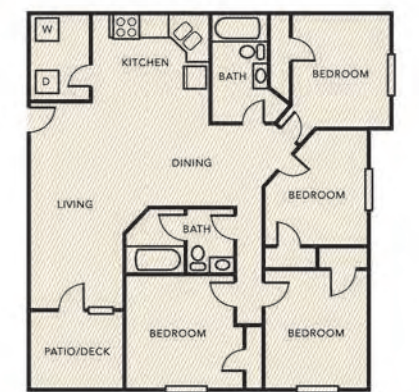
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