

Oceanside Building & Realty

Eastham's Ocean Beach

The Town of Eastham has voted to construct a 250 space parking lot and a staircase to the beach on town owned land on Ocean View Drive between Coast Guard and Nauset Light Beaches.

The Eastham Ocean Beach Committee announced on August 16th that two primary requirements of the Cape Cod Commission have been met.

First, the archeological study of the proposed parking has been completed and no cultural artifacts, either prehistoric or historic, were recovered. This study was made in response to a Commission member's statement that he noted a possible shell midden in the area of the proposed beach.

Second, the issue of the endangered moth has been resolved through a revision in the parking lot design.

Now that these two issues have been resolved, the Beach Committee and the Town of Eastham will return to the Commission for a final recommendation of the project.



The Oceanside Realty Team

Anita Blood, Bob Cronin, Jorie Fleming and Ray Schuster

Windmill Weekend

This year's theme of Rhythm of the Cape will mark Eastham's 27th annual Windmill Weekend scheduled for September 10, 11 and 12 on the Windmill Green.

Friday night activities will include a Fish Fry, Talent Show, and the recognition of Eastham volunteers at the Elks Club on McCoy Rd. On Saturday, there will be an Antique Car Show on the Elk's Club grounds, and the Arts and Crafts Show at Nauset Regional High School from 10:00 a.m. to 4:00 p.m. The Sand Art Contest will be held at First Encounter Beach at 2:30 with judging at 4:30. Continuing entertainment will be held on the Green all weekend, with ongoing games for children. The Road Race will begin at 8:00 a.m at Nauset Regional High. The Parade is scheduled for Sunday at 1:00 pm and will travel from Route 6 and Brackett Road to the Town Green.

Chamber of Commerce Annual Golf Tournament

The Eastham Chamber of Commerce will sponsor the Eastham Golf Tournament on Wednesday, September 22, 2004 at The Captains Golf Course in Brewster. The format is a 12:00 noon shotgun start. The tournament is a charity event that will benefit Lower Cape Outreach Council, the Betty Fleming Scholarship Fund, and ongoing Chamber of Commerce programs. Cape Cod Chrysler/Dodge has generously donated a New Chrysler Automobile for a hole-in-one.

Chamber of Commerce Annual Golf Tournament *continued*

An Awards Presentation and Raffle, including Lobster or Prime Rib Dinner, will follow the tournament at the Orleans/Eastham Elk's Club. The raffle prizes this year include a \$2,000 gift certificate for travel and a year's membership at Willy's Gym. A \$125 cost per player includes golf and dinner. You may purchase Dinner only tickets for \$30 per person. An award will be given for Creative Golf Attire. Applications may be obtained at Oceanside Building and Realty at 3960 Route 6 or contact the Chamber of Commerce at (508) 240-7211 to reserve your spot. Visa and Master Card will be accepted.

Eastham Home & Land Sales

January 1, 2004 - August 19, 2004

Prepared by Oceanside Realty – August 19, 2004

Total Homes: 65 Average Price: \$497,126

Total Lots: 6 Average Price: \$336,667

Address	Price	Address	Price	Address	Price
825 Samoset Road	\$ 232,500	105 Wonderstrand Way	\$ 399,000	35 Emerson Road	\$ 492,500
390 Steele Road	279,000	180 Cooks Brook Road	415,000	65 Viola Road	500,000
440 Massasoit Road	279,900	690 Hay Road	419,900	90 North Forty Road	529,000
40 Ellen Road	304,000	360 Captain's Way	420,000	20 Fairview Avenue	530,000
3280 State Highway #7	315,000	295 Plateau Avenue	425,000	1400 Nauset Road	540,000
565 Old Orchard Road	325,000	160 Nauset Light Beach Rd	427,500	40 Briggs Field Road	545,000
1835 State Highway	325,000	160 Cross Cart Way	435,000	18 Arrowood Drive	547,900
165 Aspinet Road	329,000	20 York Road	440,000	12 Bayberry Lane	554,000
75 Bosan Avenue	330,000	315 Mill Road	445,000	50 Alpine Way	570,000
2 Jackcin Drive	345,000	650 Cable Rad	445,000	60 Pheasant Run	572,950
2145 Nauset Road	348,000	535 Queen Anne Drive	449,000	10 Sand Dollar Lane	575,000
25 Anchor's Way	352,000	1100 Bridge Road	449,900	55 Samoset Road	607,000
245 Silver Oak Road	352,250	100 Thorne Road	450,000	30 Patrician Lane	642,000
1975 State Highway	360,000	925 Cable (Rear) Road	450,000	20 Spooner Road	702,000
275 Country Lane	364,000	65 Gorman Road	453,000	290 Goody Hallet Drive	725,000
50 Alston Avenue	365,000	50 North Forty Road	454,500	755 Campground Road	745,000
50 Molls Pond Road	369,000	305 Mill Road	455,000	455 Nauset Road	795,000
20 Arrowood Drive	375,000	25 Woodland Way	470,000	725 Bridge Road	850,000
5 Sullivan Lane	375,000	50 Chokeberry Drive	480,000	295 Salt Works Road	1,200,000
140 Linda Lane	382,500	150 Steele Road	485,000	1150 Kingsbury Beach Rd	1,263,000
225 Steele Road	383,000	55 Runway Lane	489,90	30 Bay Shore Lane	1,500,000
35 Huckleberry Lane	390,000	620 Kingsbury Beach Road	490,000		
Lots					
255 Massasoit	\$ 220,000	95 Kear Drive	\$ 250,000		
335 Massasoit	225,000	42 Longstreet Lane	450,000		
2700 Herringbrook Rd.	225,000	640 Nauset Road	650,000		



Library Corner

Here are books of interest for people who are thinking of relocating or purchasing a retirement or second home. We will also be adding these to our Oceanside library.

WHEN IT'S MORE THAN JUST STUFF: HOW TO DOWNSIZE YOUR BELONGINGS AND MANAGE A LATER LIFE MOVE

Arline Abrams, SRES member and founder of SeniorTransitions NW located in Seattle Washington, and Mimi Handlin-MSW, a geriatric social worker, have written this wonderfully helpful book. This guide was written for anybody who is considering, or in the process of making, a later life move. With nearly 200 pages of useful information, guidelines and worksheets, it is designed to help make this overwhelming process more organized, less stressful, and far easier for everyone involved. From the emotional aspects of change and transition to tips on how to pack your belongings or dispose of hazardous waste. WHEN IT'S MORE THAN JUST STUFF is sure to smooth the way for any senior facing a later life move. To order this book, call 206-264-4400 and they will be happy to take your order over the telephone.

HOW A SECOND HOME CAN BE YOUR BEST INVESTMENT.

By Tom Kelly and John Tuccillos, this book is a must read for anybody who is considering purchasing a second home. The authors look at the purchase of a second home as primarily an investment property and secondarily as a property for personal enjoyment. The book outlines how homeowners and real estate professionals can find a second home, finance it, and use it to build long-term wealth. Featuring success stories from second home buyers and often overlooked financing options, their book provides dozens of strategies and proven ways for finding the perfect home that will eventually pay for itself. It shows readers how to save thousands of dollars through exchanges and exemptions and includes valuable experiences of second Home buyers and real estate investors. HOW A SECOND HOME CAN BE YOUR BEST INVESTMENT is published by McGraw-Hill and is available for \$16.95 at local book stores, and www.amazon.com/.

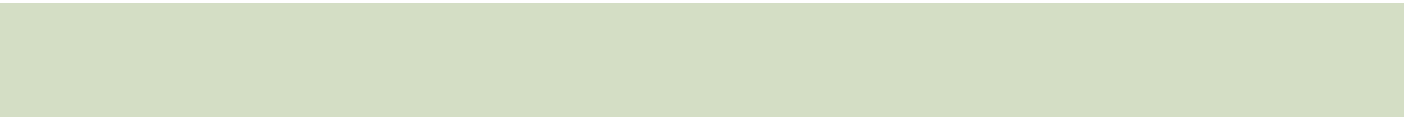
Retirement – A Few Smart Moves

By Financial Freedom, May 2004

Many people are worried about whether they can afford to stop working. While saving for the future is important, people would be wise to look to the other side of the equation: If you reduce your living costs, you won't need as much.

Chances are, your mortgage is your single largest living expense, so just think about how much easier life will be if you pay off your mortgage before you retire. Of course, even if you pay off your mortgage, you'll still need to cover your property tax and home insurance, but that's a small amount compared to most mortgage balances these days.

You're probably wondering what magic trick you need to master to pull this off. But don't worry, no magic is required. Let's tackle this one step at a time. All of this advice assumes you plan to stay in the home you currently live in.





Retirement – A Few Smart Moves *continued*

- 1) Make sure you are paying the lowest possible interest rate on your loan. If your mortgage is above 6.5 percent and you have a good credit rating, please look into refinancing at a lower rate.
- 2) Once you have the lowest possible rate, commit to making extra payments (check with your lender to see if there is a prepayment penalty). If you make just one extra payment a year on a 30-year loan at 6% interest, you'll reduce the term of the loan to 24.7 years. On a \$150,000, 30-year mortgage, that means paying \$36,831 less in interest. The best way to do this is to divide your monthly payment by 12. That number is the amount you should add to your regular monthly payment. On this \$150,000 mortgage, that would be an extra \$75 a month.
- 3) Your lender may encourage you to switch to a biweekly mortgage as a way to pay off your mortgage faster. But a biweekly mortgage is no different from making one extra payment per year. There are 52 weeks in a year, so biweekly comes to 26 payments, which is the same as 13 monthly payments. The problem is that lenders will charge \$300 or more to set up the biweekly arrangement, and you might be hit with additional service charges of \$5 or so for every payment. Now you may not think that's a big deal, but over 25 years at an annual average rate of return of 8 percent, that comes to about \$9,500. That's a lot of money to waste when you can arrange the payments yourself.