



Stillwaters Estates home at 111 Robert
Frost Drive

Working here at the Stillwaters office each week I hear this question quite often “I think I want to rent or maybe own my home, maybe.” or “I know I don’t want the hassle of owning but I do want my own place.” To Rent or to Own – that is the question.

I ran across an article written a while back that I think gives a good framework for deciding the best direction. Jean Chatzky, in AARP.org writes about five questions to consider in making this decision.

1. **What costs more?** Not only what costs more now but how are costs projected to rise? Will the percent of rising rent costs continue to outpace rising costs of owning a home each year.
2. **What’s your timetable?** How long do you plan to be there. The shorter the timeframe the more it makes sense to rent.
3. **Are you moving somewhere new?** Renting initially in a new area or city often makes sense. Then once you learn the area you are ready to buy if you want.
4. **How is your cash flow?** The more unpredictable your income the better it is to rent. You can also manage buying a home with unpredictable income if you purchase less house than you can afford which gives added wiggle room on finances.
5. **Do you value freedom or control?** Renting leaves you free from repair and maintenance worries and buying gives you more control over colors, changes and improvements. You choose your comfort level.

When you are looking at housing options I think this is a great list of questions to review


before making a decision. As a Senior Real Estate Specialist here at Stillwaters Estates, I know that these are the items I will suggest my clients think about when making this decision. Check out the article at <http://www.aarp.org/work/retirement-planning/info-10-2012/should-you-rent-own-your-home.html>.

Quote of the week:

Observe good faith and justice toward all nations. Cultivate peace and harmony with all. – George Washington

Favorite Website of the week:


<http://chamberway.com/events-calendar/>

 This is our local Chamber of Commerce website – with up-to-date things to do locally. Check it out next time you are looking for things to do.

Happenings this week:


Today is the 70th anniversary of D-Day and the Veterans Memorial Museum will Honor D-Day Veterans at 2:00 p.m. this afternoon. All are welcome.

On June 6, 1944, waves of Americans stormed the beaches of Normandy to smash the grip of the Nazis from western Europe. Thousands gave their lives on that fateful day. Thousands more fought valiantly for nearly a year to push the Germans back all the way to Berlin.

Years ago, Cliff Parshall, a U.S. Navy veteran who piloted a landing craft on D-Day, attended a reunion at Normandy, France. While he was there he purchased a commemorative bottle of wine. He brought back the bottle of wine and gave it to Lee Grimes, the founder and former director of the museum, with the wish that it should be opened for 

the surviving veterans of D-Day. The museum plans to honor Parshall's wish and invite any living veterans who were there on June 6, 1944, whether they landed on the beaches, served on one of the ships, flew over the battlefield, or parachuted behind the enemy lines on D-Day.

Monday, June 9th: FREE CONCERT by the Centralia College Vocal Ensembles & Jazz Band. Time: 7:00 PM – 9:00 PM. Come enjoy an evening of jazz and Disney music on Monday, June 9th presented by ensembles from Centralia College. The concert will begin at 7:00 pm with jazz music performed by the Centralia College Jazz Band and at 7:30 pm Disney music performed by the Centralia College Vocal Ensembles.

 **Weather:** Sunny prospects for the next few days and then back to a chance of rain and some clouds for a few days. I am ready for summer sunshine for the rest of the summer how about you?