

Country Club Homes Association
 c/o Homes Association of Kansas City
 4200 Sommerset, Suite 216
 Prairie Village, KS 66208
 www.ha-kc.org

Country Club Homes Association

AUGUST 2009 NEWSLETTER

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A Welcome to our new Neighbors!

Justin Stockdale
 428 West 61st Street

Joseph Knudson
 440 West 61st Street

Brian & Carol Ann Sirokman
 432 Huntington

Eric Pope
 618 Huntington

Roderick Seemann
 627 Huntington

John & Lori Top
 634 Huntington

Kristina Hayes &
 Matthew Aberle
 435 West 59th Street

Kevin & Ellen Charcut
 429 West 58th Street

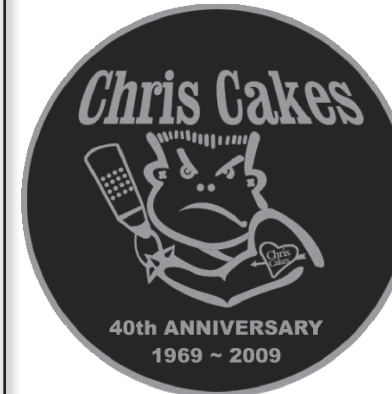
Edward & Claudia Greim
 429 West 57th Terrace

New Office, New Name.

Homes Asso. of Kansas City
 4200 Sommerset Drive
 Suite 216
 Prairie Village, KS 66208
 www.ha-kc.org

Just north of the Corinth
 Shopping Center to the west
 of Mission Road.

Fall Rendezvous: September 13!



YES, IT'S TIME for the annual Fall Rendezvous. And back by popular demand, we're having **Chris Cakes** fix up some of their fantastic pancakes for us. Juice, bottled water, and gourmet coffee from **The Roasterie** will also be available.

So start your day out right and have some breakfast and fun with your neighbors. The **KC Fire Department & Police Department** will have vehicles present for the kids to check out, and to be available to answer safety questions. A few local politicians will be on hand. **Chuck "Ukulele" Wilson** will be providing musical entertainment. Donations of non-perishable food items or can goods will be taken for **Harvesters**, and monetary donations in the form of a check

(made out to "Harvesters") will also be encouraged. We'll also have the ever-popular Pop-A-Shot.

We need to vote on members of our Homes Association board, as well as take nominations for new members, so please consider helping out. If you are unable to attend the Fall Rendezvous, you may mail the Ballot on Page 3 of this newsletter to Peg Horner at 647 W. 59th St., Kansas City MO 64113. One vote per household. Please include your address and as any ballot without an address will not be counted. Mailed ballots must be received by Friday, September 11th, 2009.

Come by the Fall Rendezvous & start the day off with a great breakfast and great neighbors. Again, it's Sunday, September 13, from 9.00 - 11.30 a.m. 🌸

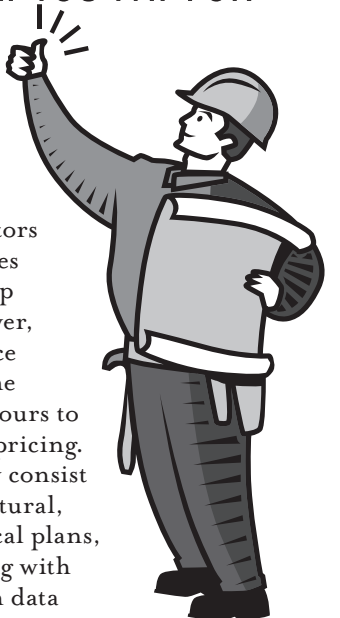
Repairs & Remodelling HAVE FUN AND GET WHAT YOU PAY FOR

FROM HOME REPAIRS to major remodels and additions, understanding the process of design and construction will make the project flow smoother. Scope development, Contractor selection, and construction are phases of every project. To place less importance on one only increases the challenges of the next.

A time proven rule states "For every percent of effort spent on planning, two percent is saved during construction." A desired image or outcome may be clear to one individual, but often misunderstood by another. Most people understand that a kitchen requires cabinets, appliances, and a reasonable work triangle. Now envision the electrical, mechanical, plumbing, and structural modifications required, or the cabinet and appliance types, sizes and installation requirements to mention several additional items. Few people are experienced enough to do so, and hiring a designer or specialist is a good option. They can produce documents allowing contractors

to provide detailed and accurate pricing.

Many Architects perform freelance residential services, while many contractors provide these services for free in a one-stop shop format. However, paying for the service separately assures the documents will be yours to solicit comparative pricing. The documents may consist of floor plans, structural, electrical, mechanical plans, and elevations, along with product/installation data for mechanical equipment, appliances, cabinets, lighting, and more.



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Useful Numbers:



Action Center 311
 for City Services

Abandoned Vehicles 816-784-4080
 for getting a vehicle towed away

Animal Control 816-513-9800
 to report abuse, dogs running loose,
 dogs with menacing behavior, wildlife trouble

Dig Safely 811
 play it safe around your yard;
 always call BEFORE you dig!

Fire Safety 816-513-9100
 for non-emergency fire-related
 information

Gas Leak 800-582-0000
 evacuate first, then call for help
 outside of the building

Home Weatherization 816-513-3025
 learn how a little bit of work can yield
 great savings on your energy bill

Household Hazardous Waste 816-784-2080
 drop off your old paint, car batteries,
 pesticides & more; appointment required!

Illegal Dumping 816-513-9000
 contacts an investigator at the
 Neighborhood Preservation Division

KC Police Non-Emergency 816-234-5111
 for information or questions not
 requiring an immediate response, or
 if you see suspicious activity

Potholes 311
 report road hazards to the Action Center

Power Line Down 888-544-4852
 never approach a downed power line
 yourself, even if it's on your vehicle or property

Power Outage 888-544-4852
 report outages, flickering lights or
 other damage-related problems

Recycling Center 816-561-1090
 take your glass, paper & other recyclables
 91st & Hillcrest Road, in the Wal-Mart parking lot,
 east of Bannister Mall
 Wed-Fri - 11:00 am-5:30 pm; Sat - 8:00 am-4:00 pm

Temperature 816-540-6021

Waste Management 311
 - bulky item pick-up - residential trash collection
 - waste tire drop-off - weekly curbside recycling
 - leaves & brush

Water Main Break 816-513-0209
 call for repairs outside of your home

How much home insurance do I need?

The answer varies, depending on your situation. Usually, you should insure your home and belongings for their replacement cost.

In order to find out how much your home would cost to rebuild, you can have it appraised by a builder, insurance agent, or property appraiser. This calculation will often vary significantly from the potential selling price of your home. The reason for this is that selling price is based on location and condition of the home for sale, while rebuilding cost is based solely on materials and labor. Imagine moving the same house to different neighborhoods. Doing so will produce different selling prices, but only one rebuilding cost.

Generally, you're also better off with replacement cost insurance for your personal property. Your home insurance includes personal property protection up to the specified limits of the policy. It's important to review those limits periodically to make certain you have no unhappy surprises after a disaster. It's very upsetting to find out your stuff isn't adequately covered after it's gone. Give special attention to high value items, business-related property, and hard-to-replace valuables.

It's a good idea to review your policy every couple years or so.

Repairs & Remodelling

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The greater effort spent planning, the less surprises/cost increases will be encountered during construction. All projects are governed by a rule of connectivity between Quantity, Quality, and Costs. Controlling any two dictates the third.

Whether locating a contractor by word of mouth, from advertising, or through an association such as the Home Builders, obtain at least several estimates. Feeling comfortable with a Contractor is important, but should not eliminate several critical tasks. Upon introductions ask for copies of their business/tax number, proof of insurance, and a contact list of clients for the last 6 - 12 months, along with a completion date they could commit to. Request their estimate be broken out by individual material and labor costs, with a detailed schedule.

The better managed the project, the smoother the construction process for all parties. It is during this phase and prior to signing a contract, that all concerns should be addressed. Place them in written form in the Contract, and consider keeping a construction log. If you ask for information and the Contractor hesitate, or down plays the importance, do not hesitate informing them: "It's not an optional request." Quality Contractors prefer to work with a person who is decisive. At the beginning of a project there is a tendency to believe they are friends doing a favor. It is better to be business associates first, and friends at the end.

There are several common forms of contracts used for residential projects, they are Time and Material (T&M) and Base Price. T&M contracts are used more often on small repair jobs where unforeseen issues are of greater potential, such as water damage requiring plumbing repairs behind walls. This form of contract requires more supervision of the progress. Never hesitate to establish a "Not to exceed amount", to prevent sticker shock after the fact. A Base Price contract covers the entire project cost, with exception of unforeseen issues, or changes requested by the client. To cover extra potential expenses, incorporate a contingency fund of 5 - 10 percent of the total project cost.

The Contractors general mark-up for labor and material should be agreed upon in the contract to prevent over-charging

in these cases. The contract should outline the work to be performed, which may be accomplished via reference to the design documents. A detailed schedule, the material and labor listings, and agreement of the payment process should also be included. *Never* pay a contractor up front for work or materials. If up front money is requested, find a different Contractor.

No construction project is unobtrusive or clean. Working with the contractor is necessary, but hold them to their promises and schedule. If the schedule slides, ask them to explain the reason, and how they plan to make up the time. It may not be possible, but payment is your hammer. Invoicing periods may be weekly, or monthly, but invoice amounts should be cross-referenced with the original material and labor break-downs. Using the kitchen as an example: if an invoice lists costs for cabinets and installation, the invoice should be cross-referenced with assigned values of the break-down to verify the accuracy. Assure the work meets with your approval prior to payment, and *never* over pay.

One more saying, "The last 10 percent of work requires 90 percent of the effort." It is always a good practice to withhold the last 10 percent of payment until the project is complete; state this in the contract. When the project is substantially complete (potentially usable), develop with the Contractor a written punch list of issues to be addressed and a specified date to be completed. Include a sentence that states, "If the work is not completed by the specific date, the remaining money will not be paid." Both parties should sign it. If a loan is used, most agencies will require a "Release of Liens Form" from the Contractor prior to final payment.

Being direct - not rude - with a Contractor will accomplish more than begging. Keep a file with the design documents, contracts, invoices, and receipts. Maintain a daily construction log that covers weather, materials delivered, labor time, progress, problems, directives, phone calls, and conversations, even photographs for reference. No one desires a bad project, but documentation wins in court. A contractor is expected to lead a project, but managing your part well, will force them to keep up.

Enjoy the journey, have fun and you'll get what you pay for. 🌸

BLOCK CAPTAIN ADDRESS ROSTER

Street - Block Block Captain # of Homes Phone

57th Street - 400	Norma Spear	6	333-0692
57th Street - 600	HELP WANTED	6	
57th Terrace - 400	John & Shawn Keller	11	333-2685
57th Terrace - 600	Jan Stacy	12	523-3851
58th Street - 400	Todd Epperly	12	822-2636
58th Street - 600	Amy Foley	12	333-9158
58th Terrace - 400	Stephanie McHugh	21	523-7250
58th Terrace - 600	Kelly Heide	21	326-8018
59th Street - 400	Teresa Olsen	22	523-1362
59th Street - 600	Peg Horner	22	822-1695
59th Terrace - 400	Lee Ann Perkins	22	523-5270
59th Terrace - 600	Betty Mantz	24	213-0848
Huntington - 400	Mary Grimaldi	20	333-7833
Huntington - 600	Hazel Spencer	22	444-7211
60th Terrace - 400	Janet Blauvelt	20	361-9624
60th Terrace - 600	Leslie Eden & Carl VanSant	18	926-0041
61st Street - 400	Zoe Warmoth	523-0844
61st Street - 600	HELP WANTED	10	

COUNTRY CLUB HOMES ASSOCIATION BOARD MEMBERS

647 West 59th Street	Peg Horner, President	822-1695
401 West 58th Terr	Nancy Reicher, Treasurer	333-3876
621 West 58th Terr	Catherine Forbes, Secretary	333-8853
614 West 59th Street	Kevin Karst	361-8676
431 West 58th Terr	Mary Lu Johnston	822-9829
635 West 58th Terr	Katrina Vaught	363-1163
428 Huntington	Matt Kelly	363-2124
621 West 58th Terr	Phil Watkins, Newsletter	333-6600
Homes Association of Kansas City		www.ha-kc.org

Upcoming Board Election

During the Fall Rendezvous on September 13, there will be ballots available for the re-election and nomination of Country Club Homes Association Board Members. Participating in your homes association is a civic duty. After all, it's our neighborhood, and we all care about our neighborhood, right?

Below is a sample ballot to get you

thinking about how you'll be voting in the election. And we're looking to see some new nominations for the Board. Don't be shy about nominating yourself. And what better way to get support than talking to your neighbors during the Fall Rendezvous about voting for you!

Election results will be posted in the next newsletter.

Country Club Homes Asso. - 2009 Ballot

Please vote for each candidate & write in name(s) for nominations to the Homes Association Board. Please print.

For Against

Phil Watkins

Catherine Forbes

For Against

Mary Lu Johnston

Kevin Karst

Write-in board nomination _____

Your address (print) _____

Still a few hold-outs...

There are still nine households who've not paid their Homes Association dues. Be a good neighbor & send in your dues payment. The interest you save will be your own. Those who are not up to date will **not** be able to participate in the upcoming Board elections.

404 West 61st St.	417 Huntington	429 West 57th St.	Liens Filed on:	418 West 60th Terr.
411 Huntington	401 West 60th Terr.	642 West 59th Terr.	421 Huntington	440 West 59th Terr.

Services Directory

Chuck Wilson - 816-822-9829

Wild Child Embroidery

Embroidered hats and other apparel. Fast turnaround!
home.mindspring.com/~chuck15

Stephen Ferrante - 816-507-9288

residential remodeling

Design, build or remodel, or basic handyman, Stephen has worked to improve many Brookside homes. Call for a free estimate.

Maggie Sheehan - 816-444-1950

Maggie's Helping Hands

A trusted expert in home services, whether it's errands, cleaning, shopping or your to-do list. Licensed & bonded.

Heidi Schamberger - 1-877-DIVA-PET

www.k9closet.com

Style, comfort and everything savvy for the upscale pet.

Catherine Forbes - 816-587-8070

River's Bend Gallery

Get 5% off your entire purchase with this newsletter at River's Bend Gallery, 201 Main St., downtown Parkville, MO. Voted "Best Gallery in the Northland."

Cynthia Black - 816-444-5352

HomeStaging By Cynthia

Over 3,000 homes staged to sell since 1999.

www.HomeStagingByC.com

Phil Watkins - 816-333-6600

Watkins Advertising Design

Graphic design for businesses large or small. Focus on brochures, ads, direct mail & identity programs.
www.wadcorp.net

Matt Kelly - 816-362-2124

State Farm Insurance

Need help determining the appropriate coverage for the value of your home? Give me a call!