

WEST PLAZA

NEIGHBORHOOD ASSOCIATION



Another Great Picnic

We had another great picnic on May 22nd in Westwood Park. Please give a big thanks to all those who helped, and especially to the following businesses and organizations that helped in special ways:

Door Prizes From:

Murphy's Texaco 1321 Westport Road	Gift Certificates
Westport Laundry 1409 Westport Road	Gift Certificates
Shelton Travel 4800 Bellevue	Gift Certificates
Jerusalem Café 1404 Westport Road	Gift Certificates
First Watch 1022 Westport Road	Gift Certificates
Prudential REALTORS Penny Cox	Gift Certificates
Eden Alley Café & Catering 707 West 47th	Gift Certificates
Beauty Brands 4600 Madison Avenue	Gift Certificates
Cherries Frozen Custard Bistro 428 Ward Parkway	Gift Certificates
Hi Hat Coffee 5012 State Line	Gift Certificates
Fronzizi's Ristorante 4558 Main	Gift Certificates
The Capital Grille 4740 Jefferson Street	Gift Certificates
UNO Pizzeria 4710 Jefferson Street	Gift Certificates
McDonald's 500 Nichols Road	Gift Certificates
reVerse Bistro 1409 Westport Road	Gift Certificates
LATTeLAND 221 West 53 rd Street	Gift Certificates

Other Donations:

Marsh's Sunfresh 4001 Mill Street	Food (Excellent)
Print Tekk Printing & Mailing 4312 Terrace	<u>CASH</u> for Supplies
Quick Trip 1301 Westport Road	Ice for Soft Drinks

And many special thanks to our friend:

Kansas City, MO Police Department	Officers, squad cars, and MOCOPS vehicle
Kansas City, MO Fire Department	Firemen, truck, and a wonderful sprinkler for the children
Kansas City Missouri Department of Parks and Recreation	Use of the park, mowing the grass, and cleaning before our event!

Additionally, there were many personal donations of grills, coolers, tables, tools, vehicles, cash, and old fashion hard work to make this event a success. With the extra effort of these volunteers, West Plaza continues to be one of the most wonderful neighborhoods in the city.

Remember, there is no general membership meeting in July. Watch for the next newsletter (out in early September) for the time, place, and topics of our next meeting

West Plaza Neighborhood Association Newsletter
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Submit suggestions for newsletter articles or association activities to Boyd at his e-mail or postal address (e-mail is preferred). You must include your name and how to contact you for your suggestion to be considered. Articles may be edited for length, accuracy, and grammar. The submitter's name will be used only if permission is granted.

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Advertising rates (display ad other than listing in business membership):

Business card size	\$25 per issue
Quarter page	\$35 per issue
Half page	\$50 per issue

**BE A SMART, SAFE ATM USER
COURTESY OF THE KANSAS CITY
METROPOLITAN CRIME COMMISSION**

A major percentage of banking transactions now occur through the convenient use of Automated Teller Machines (ATM). With this easy access also comes more exposure to the possibility of theft, either by direct confrontation with a robber or by someone obtaining information allowing them access to your account.

Whether you drive or walk up to the machine, there are some basic rules of safety which should help protect you. These rules, coupled with common sense, will greatly reduce the chance of someone taking your hard earned money, or worse yet, causing you harm.

GENERAL ATM SAFETY RULES:

- Watch for suspicious persons or vehicles near the ATM. If it appears someone is loitering,

leave immediately and notify police. Do not conduct your transaction. Trust your instincts. If you feel something is wrong, you are probably right!

- When your transaction has been completed, gather up your card, cash or other papers and leave the area at once. You can take your time later in counting money or double checking your receipt. You can then report problems to your financial institution.
- At night, try to have someone with you if you must use the ATM. Have them stay nearby, plainly visible to anyone else. If you must go alone look confident and watchful. If you have a cell phone, while staying alert to the area, pretend to be talking to someone. This will make a potential robber think twice about approaching you.
- Upon completion of your ATM transaction, whether walking or driving, if you feel you are being followed, go directly to the nearest open business and call police.

WHEN CONDUCTING WALK UP ATM BUSINESS:

- When using the ATM, if someone is closer behind you than makes you comfortable, politely ask them to step back. If they refuse, cancel your transaction and leave.
- Before you arrive at the ATM have all paperwork filled out and ready. Have your card handy and know your code. Do not write your code on your card. (Not even backwards - this doesn't fool anyone!)
- Block anyone view from behind with your body. Cover the keyboard with your hand when

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**BALSANO'S
GOURMET COFFEE
COMPANY**

Featuring Steamy Bean Coffee from Telluride, CO
1811 WEST 45TH STREET

KANSAS CITY, MO 64111

TOM HAAS, OWNER

816 931-4010

**BALSANO'S
GELATO**

**RICH CREAMY ITALIAN ICE CREAM
(ON THE CORNER OF 45TH AND STATE LINE)**

1813 WEST 45TH STREET

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entering your PIN. Keep anyone from seeing how much money you withdraw. Put it away immediately.

- If you drove, have your keys out and ready and return quickly to your car. Be sure your car was locked while you were at the ATM.

WHEN USING THE DRIVE UP ATM:

- Keep your windows, except for the driver's, closed and doors locked. Keep the engine running.
- Watch your mirrors and out all windows. If someone approaches, cancel the transaction and leave immediately.

ANOTHER SUCCESSFUL YARD SALE

The annual West Plaza Neighborhood yard/garage sale was Saturday, June 5th. Again, we had a successful sale. Nineteen neighbors, many not association members, participated by contacting the newsletter editor and getting their address and item list included on the flyer which we prepared.

A quick look through the neighborhood revealed that several other neighbors were holding sales on the same day. Sorry that we didn't get these addresses on our list, that would have increased everybody's traffic and sales.

We surveyed those who had submitted names by e-mail and got some interesting feedback. There were several suggestions for making next year's sale even better. We'll have to look into which are practical and maybe try some.

Don't forget. If you are thinking about a garage or yard sale next spring, be sure to try scheduling it on the neighborhood sale day. The more addresses we get on our flyers, the more traffic everyone will see. And the more traffic you see, the more items you will sell.

And best of all, getting your address on the list is free!!

We hope to see a lot of participation on our next neighborhood sale day. Keep items for the next sale clean and safe until then.

WPNA Business Members

SHELTON TRAVEL

4800 Belleview
816-753-4888

PLAZA PANTRY GROCERY

4802 Belleview
816-753-8225

LE NAIL'S SALON

4804 Belleview
816-931-0303

JIM JOHNSON CONTINENTAL PRINTING

4806 Belleview
816-756-5560

LADNER ASSOCIATES CPA

4808 Belleview
816-561-7580

KATE'S CANINE RESORT

207 W 31ST
816-753-4188

CATHY'S CLIPS & CURL SALON

4301 Wyoming
816-561-2331

URBAN MINING HOMEWARES

4504 Bell
816-529-2829

Judy Klemm REMAX PREMIER

3515 W. 75 St.
913-529-1408

SUNSHINE FLOWERS

4509 Rainbow Blvd
913-384-5034

RICH YOUNG ASSOCIATES INC

4501 Fairmount
816-931-4724

HOME SOLUTIONS RYAN INVESTMENTS, LLC

WE BUY HOUSES!!!
816-682-3998

PRECISION OPTICS OF WESTPORT

4181 Broadway
816-756-3577

FINAL DRAFT SECRETARIAL SERVICE

4401 Genessee
816-931-2276

PRINT TEKK PRINTING AND MAILING

4312 Terrace
931-4122

WESTPORT LAUNDROMAT

1409 Westport Road
816-531-8889

HAIR STYLE

4500 Bell
816-531-4545

CARPE DIEM AESTHETICS

2115 W 43rd Ave, KCKS
913-707-4798

Penelope Cox PRUDENTIAL HENRY & BURROWS, REALTORS®

8101 College Blvd
Overland Park, KS 66210
913-661-8545

GREENWICH WEST

1801 Westport Rd.
816-561-8411

GARY JENKINS ATTORNEY AT LAW

204 W Linwood
816-931-3535

DAVID ALLEN STATE FARM INSURANCE

1414 W 47th Street
816-753-4334

BERGAMOT & IVY, INC.

1713 Westport Road
816-561-5599

JENNINGS TREE CARE

4505 State Line
816-931-3399

WESTPORT-PLAZA DENTAL ASSOCIATES

801 W 47th Suite 408
816-561-6150

VALLEY VIEW BANK

4550 Belleview
913-381-3311

Mark Carey MORTGAGE LENDERS OF AMERICA

7301 Mission Rd Suite 219
913-262-5711

PLAZA CHIROPRACTIC

1507 West 47th Street
816-931-4601

ACT II

1417 W 47th
816-531-7572

BALSANO'S Gourmet Coffee Company

1811 West 45th
816-931-4010

**Your West Plaza REALTOR®
Penelope Cox**

This section of your Newsletter is a service for you to help provide you with answers to questions you may have about real estate here in our neighborhood. The past month we have received questions regarding Property Insurance for Homeowners. Keep your questions coming. Just e-mail me what you would like answered and your questions will be anonymously covered in this section of upcoming issues.

Send your questions to: pcox@KansasCityHomes.com with the subject matter addressed to: **Your West Plaza Realtor.**

Property Insurance For The Homeowner

Dear Penny: Can you tell me something about the Reality of Property Insurance? Like, how can insurance affect a real estate transaction?

A: Buyers and Sellers both need to be aware of this issue. The affordability and availability of insurance affects both Buyers and Sellers. Buyers will typically be obtaining mortgage financing to pay the purchase price of the property. The lender will require that there be Property Insurance to cover their interest in the property. If proof of insurance is not available at closing, the lender will likely refuse to release the funds and therefore delay or even derail the transaction, either of which can impose both inconvenience and cost to both the Buyers and Sellers.

Dear Penny: When should a buyer apply to obtain an insurance policy to cover the property being purchased?

A: The interest of both the Buyers and the Sellers now suggests that Buyers should begin their search for

insurance no later than the time the contract to purchase is signed (Effective Date of the Contract). This helps to assure a firm commitment for the issuance of a policy well in advance of the settlement of the transaction. Waiting until the last days or even week (or two) before closing can limit the opportunities of the Buyers and Sellers to address the affordability and availability issue and, if needed, to find alternatives for difficult to insure properties. There have been many examples of transactions that have been adversely affected in some manner because of problems associated with insurance availability/affordability.

Be aware of alternative insurance sources that may be available if a problem develops:

- Know available sources of insurance (i.e., what other insurance companies are in the market by calling different insurance agencies in the community)
- Check with the Seller's current insurer to determine if that insurer will continue to insure the property with a new owner
- Check with the Buyer's current insurer to determine if that insurer will continue to insure the Buyer in their new property

(Sources: National Association of REALTORS, Risk Management Committee)

She Will be Missed

West Plaza has lost a long time member and supporter of the Association. Mrs. Helen Coombs lived in the neighborhood 61 years. She frequently attended the WPNA meetings and picnics.

She learned to drive after her husband, Harry, passed away. Her son grew up in WP. A granddaughter with a new baby currently live in WP

Join Your Neighbors in the WPNA

Please fill out the information below and return along with your check to:

West Plaza Neighborhood Association ~ P.O. Box 32826 ~ Kansas City, MO 64171-7826
New [] Renewal [] Household (\$12) [] Senior (\$7) [] Business (\$25) []

Name _____

Address _____

Zip _____ Phone _____

e-mail _____

I would like to help the neighborhood with:

Picnic [] Property Maintenance/Zoning []

Yard Sale [] Neighborhood clean-up []

Crime prevention [] Distribute newsletter []

Refreshments for meetings []

(July 2004 Newsletter)