

The ROAD RUNNER



MAFCA Charter

MAFCA "Newsletter of Excellence" 2015, MARC "Award of Excellence" 2015

MARC Region

Officers

President:	Loura Cook
Vice President:	Bill Matteson
Secretary:	Mary Lou Matteson
Treasurer:	Bob Martin
Activities/Tours :	Doug Scott
Technical	Walt Jones
Concerns/Calling	Etta Ridgeway
Membership/Public Relations:	Liz Blakley
Merchandising:	Amy Lang
Raffle	Glenda Dunlap
Newsletter/Publishing:	Sherry Winkhofer
Webmaster:	Nelson Young
Property:	Terry Richardson
Director:	Terry Richardson
Director:	Bill Skaggs

Birthdays

Clyde Pace	11/01	Jeanne Harding	11/14
Pat Wishon	11/04	Daryl Lawrence	11/26
Daryl Powell	11/09	Joy Osborn	11/30

Anniversaries

Malcolm & Sherri McIntyre	11/01
Harvey & Vicky Roseberry	11/08
Stan & Clela Mallory	11/28

Monthly Meeting

November 5th, 2018

6:00 PM dinner available at special price, 7:00 PM meeting
The American Legion, 92 Hwy & DD, Smithville MO

Board Meeting

November 15th, 2018

The 3rd Thursday of each month,
7:00 PM, Woodneath Library Center
8900 NE Flintlock Rd, Kansas City, MO 64157

Technical Meeting & Breakfast Club-KC

Big Biscuit in Liberty

Please join us every Wednesday 7:00 am to "whenever"
at the Liberty Corner Shopping Center, at 840 Hwy 291
(816-429-5314)

Technical Meeting & Breakfast Club-St Joe

Every Monday 8:00-10:00 AM
Hy-Vee 201 North Belt Highway, St. Joseph

Ice Cream & Socializing

Every Saturday evening 6:00 PM

Moved to Wendy's at

Hwy 152 and North Oak St., Kansas City



President's Comments:

What a beautiful season October has brought to us! Forgotten are the scorching days of summer which we braved to get our A's out and about. We are blessed to have glorious scenes down every country road. Perfect for just cruising and taking in the awesome colors of the roadsides and the hills in the distance.

As we wind down our activities for this year, we are looking forward to next year. Election time brings us some new people on the Board of Directors for 2019. With new insights and ideas of the new Board, we anticipate even greater things next year for the club. When people step up to serve, our club benefits from their dedication to the club.

Thanksgiving and Christmas are filling our personal calendars but we still have some things to accomplish as the present Board. Due to some surgery schedules, we are rescheduling the November Board meeting to November 8th. Also, we are scheduling a Board meeting for the 13th of December which will include both the newly elected Board members and the present Board. This will make a smoother transition from the 2018 Board to the 2019 Board. Please mark your calendars accordingly.

We look forward to the Christmas party on December 9th. We are always excited to see what grand decorations and meal the committee has for our finale this year.

Hope to meet you on some country road as we cruise around enjoying the fall weather!

Loura Cook, President

A procrastinator's work is never done.

Editor's Comments:

End of the touring season already? Say it isn't so! It seems the year just got started and it's already almost over! But that doesn't mean the Model A fun is over. Not by a long shot. There are still a few events on the calendar for the year, including the Veterans Day parade in Leavenworth. It would be a wonderful year to participate as they are commemorating the 100th year anniversary of the end of World War I.

We also have a ladies luncheon this weekend that I'm so excited to attend. Everyone that know me knows that I love these kind of events, so I'm thrilled that Donna is letting me help out with the desserts. What to make, what to make, so many good things out there! Come join us and see what I finally decided!

And, also very important, it's time to sign up for the Christmas party. Plans have been in process all year for this event, and it's coming along nicely. You can pay at the next meeting or send your money to Bob Martin, all the info is on page 4. It will be a fun time, please come join us!

And this winter, it might just be time to get a little more work done on the Old Lady. Still haven't had time to get the wandering gear shift looked at, but soon, very soon, we'll get that fixed too so we can keep on A'ing!

Happy A'ing

Sherry Wink, Editor

NORTHWEST MO MODEL A FORD CLUB MEETING

American Legion Hall, Smithville, MO

October 1, 2018 6:45 p.m.

Greeters: Mary Anne & Walt Jones.

Meeting opened by President Laura Cook. After Pledge of Allegiance, Bill Matteson introduced Richard Swank for a program on Kansas City Airline History Museum. Richard invited the Club to work with the Museum to develop a "Vintage Plane and Car Day" in the future.

Secretary Report: Motion to approve the September 10 Minutes as printed in the Road Runner, by Sandy Hank, seconded by Laura Scott. Motion Approved.

Treasurer Report: Opening Balance \$12,414.66; Income \$88.00; Expenses \$103.97; Ending Balance \$12,398.69. Motion to accept the Treasurers Report, by Leland Daise, seconded by Lonie Hank. Motion passed.

Old Business: Bill reminded members to sign up and select meat choice for December 9 Christmas party. Cost of the dinner will be \$25.00 per person payable at November 5 meeting. Final date to make reservation will be November 21. Bill reported nominating committee appreciation for cooperation of members in stepping up to take positions for the 2019 Board. The committee is working to present a full slate of officers and board member candidates at the November 5 Annual Meeting.

New Business: Laura said the 2019 budget will be presented for approval at next month's annual meeting. She thanked Lonie Hank for accepting duties as Membership chairperson due to the passing of Liz Blakley.

Activities: Laura thanked Doug Scott for his great work as Tour Director this year. Doug listed several activities during a busy October, including two activities Oct. 6, the Weston Apple Fest Parade and a Weiner Roast at Smith's Farm near Ridgeway. Other events: Oct. 9 Ladies Luncheon at Wynbrick Mansion in Liberty; Lathrop "Living History Festival" Oct. 12,13,14; Ladies tea with Donna Martin on Nov. 3. Doug and Jim Spawn reported on the successful Sept. 30 Dust Bowl/ Poker Run Event. They said our member Jody Layne won the Poker Run and presented several other prizes won by Club members. The Club received some \$175.00 for its support of the event. The Board is to decide how the funds are to be used.

Concerns/Calling. Etta sent sympathy card to Junior Blakley. Congratulations on new grandson, Charles Thomas Jones, pride of Walt and Mary Anne. She announced November birthdays and anniversaries of members. Junior Blakley expressed thanks to the Club and to individual members for their care and concern at the recent passing of Liz.

Membership: Lonie introduced Linda and Ray Thompson from Holt, Mo., who came as guest. But with Lonie's sales pitch, they became our newest members. Steve Talley also joined tonight.

Newsletter. Sherry thanked all who send information and pictures for Road Runner.

Technical: Walt noted appreciation for the crew of many who helped return two Model A's to running status at the Dust Bowl. Walt noted that "opening the hood" of a Model A always brings out the best in shade tree mechanics!

Attendance: 51 members; 1 guest

Meeting Adjourned at 7:50 p.m. to enjoy another victory for the undefeated Kansas City Chiefs!

Respectfully submitted by Mary Lou Matteson.

NWMO Model A Merchandise



Order your name tag now!
New magnetic version available
(cannot have pacemaker with these)
Also available: vests, t-shirts,
sweatshirts, car magnets,
hat pins, & decals!

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Terry Tip

Its that time of the year when the mice want in where it's warm and I recently had someone tell me that Moths had gotten inside their Model A and had destroyed some of the upholstery.

Here are three items that are sure helpful. Rodent Repellent: this will keep the mice out and smells good, this comes in a box in packages and one package will last all winter. This can be found at Menards. Another thing I know that works is clothes dryer sheets; put at least six dryer sheets in your A, to keep the Moths out. Finally, you can also put some wooden cedar rings in you're a. These can be found at Wal-Mart.

One thing to absolutely not do is put moth balls in you're a. They smell awful and can make you sick.



Activities

"Departure places and times for events will be published on the Web Site and Newsletter the month prior to the event".

November 3—Luncheon at the Martins

Ladies luncheon upstairs, Men's Gab party downstairs
See below for details

November 27-December 1—MAFCA National Awards Banquet

Tucson Arizona
<http://www.mafca.com/calendar.html#dec>

November 12th—Veteran's Day parade

Leavenworth Kansas
Meet at 8:30 at the McDonalds 3121 S 4th St, Leavenworth Depart at 9:30 for parade lineup. Lunch after parade—location determined day of parade

December 9th—Christmas Party

Arley Barley Barn, 16600 County Road C, Kearney MO
Arrive at 12:30, with the meal served at 1:00 p.m
See page 4 for details.

If you are planning on joining in on any of the tours or activities, please sign-up at the meeting or let Doug Scott know in advance at (469) 323-6426
That way if an event has to be canceled or has a location or the schedule changed, we will do our best to make sure you are notified!



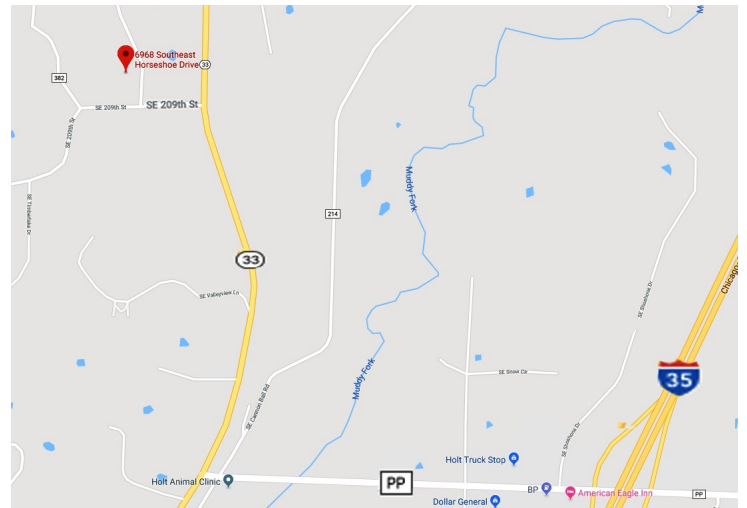
At our last meeting, Jim Spawn presented Bill Matteson with a "little" token of his appreciation for his banjo playing at the Model A events this years!

Luncheon at the Martin's November 3rd



Please join us for this very special event on November 3rd. Donna and Laura are putting on a wonderful luncheon for the ladies and Bob will be hosting the gentlemen in the basement or perhaps his new barn, weather permitting. Both locations will have wonderful food, albeit a little fancier upstairs! It will be a wonderful time, and not to be missed! See you there at

6968 SE Horseshoe Drive Holt MO 64048



Sunshine/Concerns

(816) 719-9997



Etta Ridgeway is our Sunshine/Concerns lady! If you know anybody in need of a card or phone call, please let her know. And, if you just want to share the news of a happy event, such as a new grandbaby or a wedding, let her know that too!

Deadline for the Next Road Runner

The 20th of the preceding month

Email to swinkinhofer@hotmail.com
Or mail to: Sherry Winkinhofer
1459 Woodland Ave
Liberty MO 64068

Club Contact Information:

President Loura Cook: 816-632-1776
All Officers: nwmomodelafordclub@gmail.com
Publications: nwmomodelafordclub@gmail.com
816-519-2630

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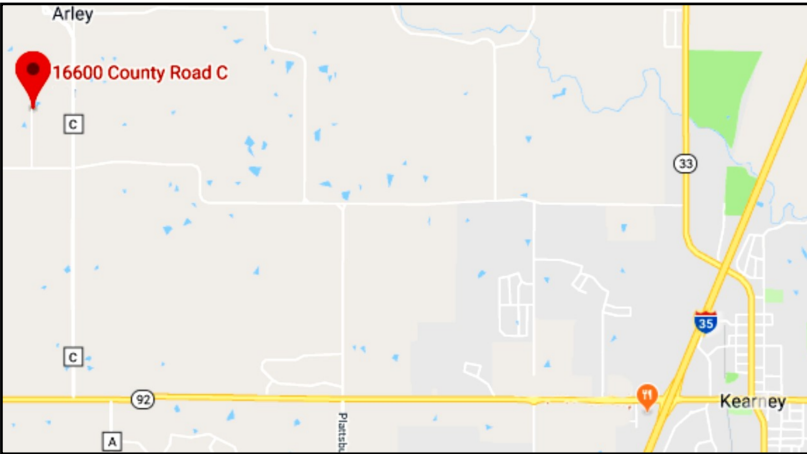
CHRISTMAS PARTY!

December 9th

Time to get your reservations in for this fun social event!
Cost is \$25 per person, due no later than November 24th.
Checks can be mailed to Bob Martin, 6968 SE Horseshoe Drive, Holt MO 64048.
Please indicate your choice of prime rib or pork loin when making the reservation.

The dinner will be at a new location at the Arley Barley Barn, 16600 County Road C, Kearney MO (on State Road C two miles north of Hwy 92; and/or 1/2 mile South of Arley Methodist Church). We will be gathering at 12:30, with the meal served at 1:00 p.m.

Please consider wearing your best vintage to show off your Model A spirit! There will be lots of fun, a little bit of business, some great entertainment, and some great food!
Note: There will not be a gift exchange this year.



Luncheon at Wynbrick Mansion

We had a lovely ladies outing at Wynbrick Mansion on October 9th. Hostess Sherri Stechmann provided a delightful meal including salmon and brisket and other accompanying side dishes. All who attended had a wonderful time!



Model A Mystery Part

What is it?

Do you know?

For "Bragging Rights", Send an email to

nwmomodelafordclub@gmail.com



Photo courtesy of Bratton's Antique Auto Parts

Last Months' Mystery Part

This is rear hub bolt, used for all 4 years. You need 5 per wheel.

Did you know?



Photo courtesy of Mike's Affordable Antique Auto

Walt's Old Time Tech Tip

Walt Jones, Tech Director

This article was originally published in the Lehigh Valley Model A Club "Quail Mail" newsletter, November 2018 edition.

Winter Prep: Check your Engine Coolant

By John Costenbader

There was an article in the newsletter a while ago on the antifreeze to use in the Model A. The bottom line is that you must check its freeze point or if it's too high you will crack the engine block when the liquid freezes. Many left over blocks are cracked because of the liquid freezing while the Model A is stored during the winter. We'll try to make this short because the issues of what antifreeze to use and how to check the freeze setting can be technical and complicated.

Usually a 50% water to 50% antifreeze sets the freeze temp low enough for winter temps in our area. It's best to drain the engine & radiator and renew the mixture. According to the AACA and other sources it is best to use the IAT (Inorganic Acid Technology) style antifreeze in an antique vehicle. It is better known as Ethylene Glycol. Producers include Zerex, Prestone, Amsoil, Havoline and others. It is highly toxic, so be careful.



Common refractometers.



metal

The new OAT type (Organic Acid Technology) is a replacement and is much less toxic but needs additives to lessen its corrosiveness. Metals used in the Model A can be damaged by its use over the long run. Especially the babbitt bearings, solder, and metal in the radiators can be damaged. Also don't mix them. Stay with only one type.

Specific gravity is the measure of density between two substances. That is what affects the freeze point. You can measure the radiator water/antifreeze specific gravity with several different gadgets. The Hydrometer is the most commonly used. It measures by the use of floating balls. It is best to measure when the antifreeze mixture is cold because heat effects the true value of the freeze level.

The refractometer can be used too and uses refraction - how the liquid bends the light passing through it. It does not work well on the Ethylene Glycol in your Model A. It works better on the other antifreeze types while the hydrometer doesn't. Refractometers measure the bending of the light when liquid is on a glass plate. Hydrometers measures specific gravity.



Back on Track in Turley Missouri

Raul Salmon sent a few pictures of the fun at Turley at the Back On Track Fundraiser.



Grand Marshall

Just received these pictures from Kearney's Jesse James Days weekend, September 15. Bill and Marylou led off the parade in their 1930 Model A Coupe providing transportation for Mrs. Pat Dane, honored that day as the parade grand marshal.



Styling Men's Trousers

By Sherry Wink

Have you ever wondered what slacks would work for Model A apparel? Here are the styles available from a 1929 Sears custom suit catalog showing the options available. As you can see there are a few options. The conservative style has belt loops and suspender buttons, no cuffs or pleats (T168). The Semi-Peg top (T160) has belt loops, cuffs, and ballooned out hips. Narrow style straight have cuffs, belt loops, and no pleats. The full cut waisted lounge trousers (T166) has tucks in the front from the waistline and also have cuffs. And the golf style knockers (T164) have a full cut with belt loops and hip pockets. The bottoms of these pants are finished with strap and buckle to permit adjustment. As with all Model A era men's pants, no zipper, they would have buttoned flies, but unless you just want complete accuracy, I don't think anyone will be looking for that detail!



Style T160

Semi-Peg top style trousers with regular belt loops, cuff bottoms and hip pockets to button. Average width, 21 to 23 in. at knee and 16 to 17 in. at bottom, but will make in any size knee and bottom desired. Cuff bottom trousers in this style are usually worn shorter than plain bottom trousers. Give inseam measure from crotch to actual length desired.



Style T162

These are the narrow straight style trousers with regular belt loops, hip pockets to button and permanent 1 1/2-inch cuff bottoms. Average width, 17 to 20 inches at knee and 14 1/2 to 16 1/2 inches at bottom. Will make in any size knee or bottom desired. Give inseam measure from crotch to actual length desired.



Style T164

Golf style knockers. They are full cut with regular belt loops and hip pockets to button. Bottoms finished with strap and buckle which permit adjusting. Give measurement around leg just below knee when ordering. All other measurements to be given same as for regular trousers. Give inseam measurement from crotch to heel seam of shoe. We will make allowance for this style.



Style T166

Full cut high waisted lounge trousers with tucks in front. Can be made without tucks and low waisted if desired. Average width, 18 1/2 to 20 inches at knee and 16 1/2 to 18 1/2 inches at the bottom. Will make any size knee and bottom you desire. Especially designed for young men. Give inseam measure from crotch to actual length desired.



Style T168

Conservative style trousers usually made with belt loops and suspender buttons. Average width, 20 in. at knee and 17 to 18 in. at bottom. Will make this style in any size knee and bottom desired. Will furnish with hip pocket to button if desired. If cuff bottoms are wanted, just mention it when ordering. Very popular style. Give inseam measure from crotch to heel seam of shoe.

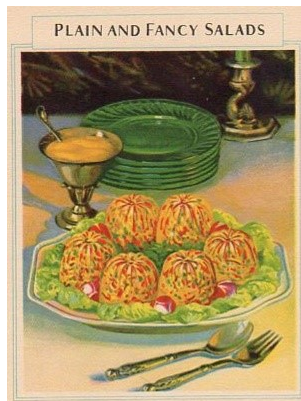
Knox Gelatin put out quite a few recipe books back in the new age of refrigeration. Gelatin desserts were quite popular! The below recipe is from a 1931 cookbook called "Knox Gelatin Dainty Desserts Candies Salads"

Perfection Salad

- 2 level Tbl Know Sparkling Gelatine
- 1/2 cup cold water
- 1 tsp salt
- 2 cups boiling water
- 1 cup cabbage, finely shredded
- 1/2 cup sugar
- 2 cups celery, cut in small pieces
- 1/2 cup mild vinegar
- 2 pimentos, cut in small pieces or 1/4 cup sweet red or green peppers
- 2 Tbl lemon juice

Soak gelatin in cold water about five minutes. Add boiling water, sugar, vinegar, lemon juice and salt. When mixture begins to stiffen, add remaining ingredients. Turn into wet mold, and chill. Remove to bed of lettuce or endive. Garnish with mayonnaise dressing, or cut in cubes, and serve in cases made of red or gree peppers or turn into molds lined with canned pimentos. A delicious accompaniment to cold sliced chicken or veal.

12 servings—for 6 servings use half of recipe



Brands We Still Know

In 1876, Melville R. Bissell and his wife, Anna ran a small crockery shop in Grand Rapids, Michigan. Most of their merchandise arrived packed in sawdust. Anna didn't like cleaning sawdust off the shop's carpet, and the carpet sweepers of the day were inefficient. Melville quickly made improvements, which included the rollers sweeping the debris into a self contained box on the machine, without raising a cloud of dust. Recognizing the marketability of this new improvement, the Bissell's quickly patented it as the Bissell Carpet sweeper and sold it to friends and customers who wanted one upon seeing his. By 1883, the first Bissell manufacturing plant was built in Grand Rapids. By 1890, Bissell sweepers were being sold around the world.

When Melville passed away in 1889, Anna became the boss of the company. She served as the company president from 1889 - 1919 and chair of the board from 1919 - 1934. She aggressively defended the company's patents while also marketing sweepers across North America and Europe. One purchaser was Queen Victoria, who insisted her palace be "Bisselled" every week..

Bissell offers new, easier way to keep rugs clean!



A 1931 Bissell Ad



For Sale / Wanted To place an ad send your information to swinkinhofer@Hotmail.com, or mail to Sherry Winkinhofer

As a service to our members, the area Model A clubs have decided to share our classified ads sections! (this will include Model A specific items only.) Ads will run approximately 3 months unless we are notified that the item is still available.

For Sale: 1930 Model A Ford 5 window coupe, rumble seat, barn find, mechanically restored, parade and show ready \$20,000
Contact: Richard Dahms 816-390-8103

For Sale: Slick running & looking 1928 Model A Tudor, Brewster Green, Very Good condition. All original with electric turn signals and wipers added. Asking 15,000.
Contact: Lee Huett 816-528-4625.

For sale: Platform (flat) bed for 1930-31 AA truck. 80" wide-105.5" long. Wood is gone. \$150.
Contact: John Kunkle (913) 426 2460 (NWMO 11/2018)

For Sale: 1941 Chevy Master Deluxe Coupe, running gear good, extra tires & wheels extra transmission.
Contact: Terry Richardson (816) 365-0885 (NWMO 11/2018)

For Sale: 1930 Ford Model A Roadster. Thorne Brown with Black Fenders, Orange Stripe and Wheels. Older restoration but still very nice condition. Needs nothing. \$18,500.
Contact: Bill Magers (641) 782-5809. (CIMA 2018)

For Sale: 1930 fordor blindback. Only 5,279 Standard two window sedans made by the Ford Company in this model per Ford archives. Set up to tour with a brand new radiator, electronic ignition, 4-speed overdrive transmission, turn signals. Beautifully restored in 1990's with the hand of Gary Bockelman. Car is very tight no air leaks and has rear assist straps and seat strap. Has a loud speaker, siren and great oogah horn for parades. Rear end newly rebuilt in 2005. Car is very dependable. Has a few road scratches a small dent on passenger side of the hood where old two blade fan came apart. Has approximately 14, 000 miles since overhauled. Originally owned I was told by the Maude Brown KC Mobsters and then by Chris Launer and then me. Has a beautiful trunk. Asking \$20,000 good driver, selling due to health issues.
Contact: Larry and Karen Sparks (816) 699-5600 leave message if no answer. (NWMO 11/2018)

For Sale: 1955 Chevy original body and motor with 92K miles. Has NEW interior, paint, tires, flooring, starter, fuel pump, hood bird, bumpers, and wheel discs.
Contact: Marvin Menke, cell (319) 371-6072, home (319) 837-6782. (NWMO 11/2018)

For Sale: 1931 Ford Model A Victoria Leatherback, 3.8 Buick – V-6 Engine, Power Steering, Power Brakes, Power Windows, Heat & Air Conditioning, Mustang Front Suspension, Corvette Rear Suspension. California \$34,950.00
Contact: Lois Vaille 913-631-1139 (POA 11/2018)

Rained in at the Smith's!

The weather just didn't not want to cooperate on October 6th for the hot dog roast at Gary and Rosie Smith's, but that didn't stop the festivities. The whole party (minus the bonfire of course) was just moved inside the barn!

There was plenty of food and friends to spend the evening enjoying, and no one missed the mosquitos that stayed outside. Gary and Rosemary were, as always, wonderful hosts!

Looks like each and everyone had a great time, hope you made it!



Dustbowl Jamboree

Pictures from Raul Salmon, Terry Richardson, Bill Matteson, Jim Spawn, and Sherry Wink



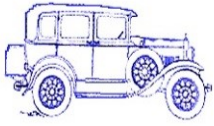
Time to think about renewing your membership for next year. Bet the holiday rush—do it now!



Northwest Missouri Model A Ford Club Membership Application

www.nwmomodela.com

<input type="checkbox"/> New Membership: <input type="checkbox"/> Renewal:		
Name:		Spouse/Partner:
Address:		
City:	State:	Zip:
Home Phone:	Member Cell:	Other Cell:
Member Email:		Other Email:
Month/Day of Birth:	Anniversary:	Month/Day of Birth:
Allow information for club roster or handbook yes <input type="checkbox"/> no <input type="checkbox"/>		
Model A Information		
Year:	Model:	
Indicate Condition: <input type="checkbox"/> Show <input type="checkbox"/> Restored <input type="checkbox"/> Being Restored <input type="checkbox"/> Drivable <input type="checkbox"/> Basket Case (but there's still hope!)		
Year:	Model:	
Indicate Condition: <input type="checkbox"/> Show <input type="checkbox"/> Restored <input type="checkbox"/> Being Restored <input type="checkbox"/> Drivable <input type="checkbox"/> Basket Case (but there's still hope!)		
Membership in National Organization		
<input type="checkbox"/> Model A Ford Club of America (MAFCA) <input type="checkbox"/> Model A Restorers Club (MARC) <i>National affiliation is strongly encouraged but not required</i>		
Membership in other local clubs		
<input type="checkbox"/> Members of Plain Ol' A's <input type="checkbox"/> Heart of America <input type="checkbox"/> Henry's A's <input type="checkbox"/> Other		
Auto Insurance Requirements:		
Owners of all cars must meet state mandated insurance requirements for vehicles. The Northwest Missouri Model A Club is not legally responsible for any expenses incurred due to accidents or injuries sustained in club sponsored events.		
Signature:		Date:
<input type="checkbox"/> Enclosed are my dues for membership year January 1 to December 31 <input type="checkbox"/> Enclosed are my dues for partial year membership (Prorated per month; check with the membership director) \$_____		
Please make checks payable to: NORTHWEST MISSOURI MODEL A FORD CLUB		
<input type="checkbox"/> Send Newsletter by US Mail		<input type="checkbox"/> Email attachment. Will save club postage



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While most of us realize the importance of retirement planning, sadly, it is something that many of us do not take seriously. Recent studies have shown that one in three Americans have no retirement saving and an additional 23% have less than \$10,000 in retirement savings. Only 53% of working Americans are covered by a retirement plan at work; 23% are covered by a pension and 40% have access to a retirement savings plan, such as a 401k. However, out of those 40%, only 44% actually take advantage of their retirement savings plan. The 47% of Americans not covered by a retirement plan at work have to take accountability of their retirement savings and, according to the studies, many simply do not.

Some people may simply think that they will live comfortably off their social security. Well, if you can maintain your lifestyle on the approximate 40% of their income that social security will likely replace, then you are correct! Frankly, I don't think many can. Plus, it is expected that without legislation, the Social Security Trust Fund will run out of money in 2034. At that time, benefits will have to be paid by the taxes paid by people in the workforce. With 10,000 baby boomers retiring per day, it is projected that these taxes will only support 79% of the benefits being paid. Which will lead to either reduced benefits, or more likely in my opinion, higher payroll taxes for employers and employees.

People often decide that they are going to draw social security as soon as they can, at 62. This is a decision not to be taken lightly. It first reduces your full retirement benefit by 26.67% for the rest of your life. It also reduces the amount your spouse can receive; if you hold off drawing social security until full retirement age (67 for those born in 1960 or later), the lower earning spouse is entitled to at least half of the benefit of the higher-earning spouse. Secondly, it limits the amount of additional income you can make to \$17,040 until you reach full retirement age. If you exceed that amount, \$1 of your social security benefit is taken away for every \$3 above the limit. It is quite likely that if you elect early retirement, you are quite likely exiting the work force in your peak earning years, potentially hindering your ability to live your retirement years in the lifestyle you would like.

A key consideration on whether to draw your social security early is your honest assessment of your longevity. The break-even on whether to draw social security at 62 vs. your full retirement age is approximately 17 years, or at 79. If you wait to draw social security until 70, the break-even is approximately 82. Let's use an example of a person eligible for \$25,000 of social security at 62. If he/she waits until full retirement age of 67, that benefit would be \$35,766 and at 70 it would be \$43,720 or a difference of \$18,720 a year. In addition, your spouse would receive half of that benefit if hers/his calculated benefit is less than that. Also, keep in mind that the surviving spouse bumps up to the decedent spouse's benefit if it is higher.

The decision on when to begin drawing on social security is a personal one, yet one of the most important decisions you will make in your retirement planning. While the government has tightened some loopholes on strategies to maximize your benefit. If you would like to discuss your specific situation, please feel free to contact me at 816-746-0080 for a complimentary consultation.

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