www.nwmomodela.com January 2019

The ROAD RUNNER



MAFCA Charter

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

MARC Region

Officers

President:
Vice President:
Secretary:
Treasurer:
Activities/Tours:
Technical
Concerns/Calling
Membership/Public Relations:
Merchandising:
Raffle
Newsletter/Webmaster:
Bill
Gil V
Gall V
Mar
Calling
Mar
Mar
Gle
Gle
Newsletter/Webmaster:

Newsletter/Webmaster: Property: Director: Director: Bill Matteson
Gil Wanklyn
Mary Lou Matteson
Nelson Young
Jody Layne
Walt Jones
Etta Ridgeway
Lonie Hank
Mary Ann Jones
Glenda Dunlop
Sherry Winkinhofer
Steve Talley

Birthdays

Bill Skaggs

Loura Cook

Nancy Hess	01/03	Arlo Hartman	01/24
Nathan Spears	01/05	Bill Skaggs	01/24
Chuck Haber	01/06	Eldon Stamp	01/24
John Kunkle	01/08	Harvey Parker	01/28
Sherri McIntyre	01/12	Gary Śmith	01/28

<u>Anniversaries</u>

Charles & Karen Goodwin 01/10

Monthly Meeting

January 7th, 2019

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

Board Meeting January 20th, 2019

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., KCMO

President's Comments:

Well, I'm stuck. I'd planned that my first message would be about appreciation for the folk who made 2018 an outstanding year of Model A adventuring for everyone in our club. But Loura and Sherry did that in their columns in the December Road Runner. And did it well. (You can reread them at our websitenwmomodela.com.)

Their comments about Bob, Terry, Amy, Liz, not to mention their own contributions and those of Doug Scott, who answered the call of family and has "gone to Texas", left little for me to add.

Except I'm aware that this is a unique moment of transition in our club. It's a transition from those having served our club well and faithfully for a long time (some 17 years, in total, for the four)---to those with less time and experience, relatively, at the jobs they are taking on. I doubt this has happened before, at least to this degree.

So, I'm pleased and relieved that the folks assuming those positions--Nelson, Steve, Jody, Lonie, to name a few...are willing and eager to get 2019 underway.

A pretty good example was our recent Christmas Party. Loura, Sherry, Gladys, Mary Anne and Mary Lou put a lot of work into making it an enjoyable event.

Me? no inspirational words or challenges. I'll just keep the meetings on time. Come along. See what we get done. The ride could be a little bumpy. But, hey, Model A's and their people have always been good over bumpy roads. Right?

Bill Matteson, President

I was going to quit all my bad habits for the new year, but then I remembered that nobody likes a quitter

Editor's Comments:

Time to start a brand new year, are you ready? I hope I am, but time will tell! I guess it doesn't matter, time will keep on marching whither I'm ready or not. That's just called life.

I hope everyone had a wonderful Christmas, I know I did. Just finished a tremendous Christmas dinner, and looking forward to this coming weekend when I get to do it all again for my family's extended Christmas. My family always celebrates the Saturday after Christmas. My folks always said Christmas was when the most kids could make it home, and this way we didn't have to worry about if it was the in-laws turn or my folks turn, we just went both places. It made life a whole lot easier, I can tell you! My folks are gone now, but old traditions continue to hold the family together. Sometimes, the old ways are the best, just like continuing to keep our great old cars in running condition and getting them out on the road as often as possible! (See, you knew I'd find a way to put my above ramblings into Model A terms, didn't you!)

I'm looking forward to all the club events for the new year, hope I'll see you at all of them!

Happy A'ing!

Sherry Wink, Editor

Ever wonder what your Board does? Space allows me to include the meetings from the last Board of Director's meeting from December:

NORTHWEST MISSOURI MODEL A FORD CLUB BOARD MEETING Board Minutes Woodneath Mid Continent Library, Liberty December 13, 2018 6:00 p.m.

Attendees: Loura Cook, Bill & Mary Lou Matteson, Bill Skaggs, Lonie Hank, Nelson Young, Jody Layne, Steve Talley, Etta Ridgeway, Walt & Mary Anne Jones. Guest: Lyman Ridgeway & John Harmon.

President: In welcoming comments, Loura noted the intent in inviting 2019 board officers and appointees to the joint meeting is to smooth the transition into the coming year.

Secretary's Report: Motion to approve the November 15 minute as emailed by Bill Skaggs, seconded by Jody Layne. Motion Passed. Mary Lou reviewed decisions taken at the November 15 meeting.

Treasurer's Report : Starting Balance (11/1/18) \$12,238.49, Income \$2,107.00, Expenses \$97.09, Ending Balance (11/30/18) \$14,248.40. **Motion to accept** By Jody Layne, seconded by Lonie Hank. Motion passed. Nelson reported actions taken in assuming his role as treasurer for 2019. He commented on his work with Bob Martin in transferring Club funds to a new bank account. He highlighted a changed ratio of checking to savings in the new account with the checking balance at \$4,247.40 and savings at \$10,001.00. He said solicitation to advertisers for 2019 Roadrunner issues have been sent.

Membership: Lonie said 35 members have paid 2019 dues.

Other Items: The remainder of the meeting was given over to a review and updating of position descriptions, work policies and procedure guidelines of the various Club work areas with the objective of creating broader understanding of the job responsibilities of each. Additionally, board members reviewed the Club bylaws. It was noted that adjustments in some sections are needed to conform the bylaws more to current business practices. Motion by Bill Skaggs, second by Steve Talley that the Board of Directors continue work to restate bylaw language to more closely follow current Club business practices and conditions, with changes presented to Club members at either the January or February monthly meeting. Motion passed.

Bill Matteson said the Christmas party seemed to be well received although the venue was more crowded than desirable for a crowd of 57. He reported meeting with American Legion Post #58 commander to discuss the Club's coordination with the Legion, as Bob Martin has elected to discontinuing in that role. Bill said Loura has agreed to take on the role as liaison with the Legion in 2019. Bill and Lonie will find how to create a membership roster that can be kept current.

Jody said she wants to begin building an Activities calendar for 2019 and asked for ideas. Bill Skaggs suggested a tour to one of Missouri's covered bridges and possibly to the Jeff City penitentiary. Bill and John Harmon have eyes on a park near Weston for the June 22 picnic.

Etta noted that member Gerald Calder has passed. She has sent Christmas greetings to members who had illnesses in 2018.

Mary Anne is set to promote a new Model A Club jacket available from a St. Joseph vendor. She will encourage members to order name tags.

Loura will make arrangements for a Bingo game at the January meeting; Walt and Mary Anne will serve as greeters.

Meeting adjourned at 8:15 p.m.

Respectfully submitted, Mary Lou Matteson, Secy.





Some of the members up north decorated up their A's and checked out the St. Joseph Parkway Christmas lights.



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

June 10-14 -- Midwest Regional Meet -Des Moines, IA

Hosts: Central Iowa Model A Club Info: contact Tom Jamison -- phone 515-253-9501, Address: 6640 NW 48th St., Johnston IA 50131

Watch this calendar for more exciting fun coming up in the new year!

If you are planning on joining in on any of the tours or activities, please sign-up at the meeting or let Jody Layne know in advance at ((816) 225-7680 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!

Next Meeting: Join us for a great game of bingo at our next meeting!



Newsletter Award

I'm proud to let you know that I received a certificate from MAFCA awarding the Road Runner the 2018 Newsletter of Distinction



Award, MAFCA's second highest award for newsletters. This is a great honor, as there are hundreds of newsletters competing for this award. Thanks to everyone for all the support and contributions over the year!

Sherry Wink, Editor



The Ford River Rouge Complex at Dearborn Michigan took over a decade to build. It was started in 1917 and finished in1928. .At its height, it consisted of around 2,000 acres with 100,000 employees that put out around 4,000 cars per day.



New Members:

Mike and Darla Hoskins 10708 College Ave Kansas City, Mo. 64137 Phone: 816-763-3797 Cell: 816-352-7097 (Mike);

816-357-7463 (Darla) email: djdesign@swbell.net Birthday (Mike) 4/22; (Darla) 8/20

1930 Model A Coupe

Fred and Sharon Kiehl 506 S. Sloan Maysville, Mo. 64469 Phone: 816-449-2055 Cell: 913-231-0239 (Fred);

913-231-0156 (Sharon) email: missionman502002@yahoo.com

Birthday (Fred) 5/18; (Sharon) 3/15

1930 Model A

Kimberly Shannon and Terry Kupka 7700 South C Hwy. Holt, Mo. 64048

Cell: 816-592-9244 (Kimberly)

319-213-3322 (Terry) email: changesinlattitudes@hotmail.com

1929 Model A Tudor



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 Bill Matteson 816-781-4936 All Officers: nwmomodelafordclub@gmail.com Publications: nwmomodelafordclub@gmail.com 816-519-2630

Any articles or notes without a byline are written by your editor.

Visit www.nwmomodela.com today!

Please email any info, pictures, questions & suggestions to nwmomodelafordclub@gmail.com



What a great time we all had at the Christmas party! Plenty of good cheer, good food, and great entertainment made for a wonderful afternoon! The food was excellent, and although the space was a little small, we didn't seem to have any trouble making it to the buffet tables! Mary Lou and Bill supplied the desserts, and they were delectable! With the flames flickering in the fireplace, and the candles lit on the table, the festive mood enveloped everyone! We all really enjoyed the musical tunings of Pat and Mike O'Connor, Mary Lou's twin brothers. Their version of The Twelve Days of Christmas brought the house down! And Loura crowning Bill as she passed the gavel was the icing on the cake of a fun and happy day!







Etta and Lyman Ridgeway



Pat and Joe Wishon



Karen and Chuck Goodwin



Gary and Rosemary Smith



Steve Talley and Loura Cook



Pat and Patricia O'Connor



Harvey and Vicky Roseberry



John and Janice Harmon



Judy and Charlie Ishmael



Lanell and Nelson Young



Maryann and Walt Jones



Darla and Mike Hoskins



Ray and Brenda Meyer



Ray and Linda Thompson



Pat and Kay Lawlor



Bob and Nancy Hess



Janis and John Kunkle



Bill Auch



Sherry Winkinhofer



Bill and Marylou Matteson



Bill and Sandy Skaggs



Junior Blakley



Mike O'Connor, Pat and Patricia O'Connor



Sandy and Lonie Hank



Margaret Cryer (Mary Lou's sister)



Sharon Kiehl (with Gary Smith)



Terry and Peggy Richardson









Marylou's brothers Pat and Mike O'Connor provided great music!









The new president is crowned and the gavel passed!



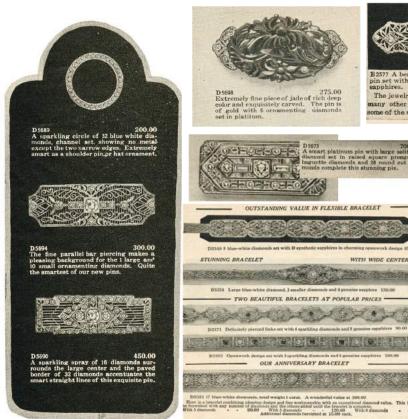
An excerpt from the 1930 Daniel Low & Co. Jewelry catalog, with an assortment of pins from the catalog:

THE JEWELED ORNAMENT GIVES SMART COMPLETENESS TO THE COSTUME

To add the necessary touch of elegance to her frock requires a jeweled pin or bracelet. From its place as simply a useful accessory, the decorative pin has become a most important detail of dress.

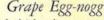
It still performs the old function of enhancing the beauty of the person and adding distinction and dignity, but today it does more than that. The jeweled pin or bracelet, appropriately worn, form the last touch in the perfection of the completed costume.

Every woman should realize this and see to it that her jewelry is in accord with her smartest gown, and not detract from the picture she presents by an inappropriate or out of date jewel.





This is a unique recipe book I ran across on-line. It was put out by the International Silver Company which sold silver goods, and is full of non-alcoholic drinks that apparently will taste much better if you serve it from elegant silver drink sets!



For each drink, take one egg, one half cup of grape juice, and powdered sugar to taste. Beat egg yolk and white together with fork. Add sugar and grape juice and frappe in mixer with plenty of fine shaved ice. Pour into tall glass.

Orange Egg-nogg

For each portion, beat one egg thoroughly, add one half cup orange juice, one tablespoonful lemon juice, and sugar to taste. Mix thoroughly and frappe in mixer. Serve in tall glass.





In this little book we present a number of recipes for delicious non-alcoholic drinks, and since so much depends upon the manner in which they should be prepared and mixed, we show a number of our most popular styles of silverplated mixers, all of which are equipped with the new patented Insico Stopper.

These recipes comprising appetizers for the dinner, egg-noggs and fruit cups for the luncheon table, and lemonades, punches, etc. for the sultry summer's afternoon and evening, have been carefully tested, and each presents a new flavor, a different flavor to tempt and refresh the most capricious palate.

INTERNATIONAL SILVER CO

Brands We Still Know By Sherry

B2552 15.00 Adainty design in a spot pin. It is platinum over 14k gold set with a fine quality blue white diamond. The lacey

white diamond. The lacey center of the pin provides a most pleasing background for the diamond. B2550 9.50 Same with

Colgate-Palmolive's history began in 1806 in New York City when William Colgate began selling starch, soap and candles. In 1857, upon Williams death, his son Samuel took over the business. He added more products, such as perfumes and perfumed soap. In 1873, the company began selling toothpaste in a jar. In 1896, Colgate and Company introduced the first rollup tube toothpaste, selling it as "Colgate Ribbon Dental Care". By 1906 company was also



D5691

Mere is the modernistic step effect worked out in a particularly charming manner. There is one large and 20 small ornamenting diamonds.

A gorgeous brooch featuring 5 large blue white diamonds with graceful border studded with 28 small diamonds. Total weight over 2 carat.

1922 Magazine Advertisement

producing several varieties of laundry soap, toilet paper, and perfumes. In 1928, the firm was bought by Palmolive-Peet Company, whose founder, B.J. Johnson, had developed the formula for Palmolive soap, and the company expanded to sell multiple cleaning and personal hygiene products

Interesting note: Colgate & Company was a pioneer in establishing international operations, creating a Canadian subsidiary in 1913 and one in France in 1920. In the early 1920s the firm expanded into Australia, the United Kingdom, Germany, and Mexico. Colgate or its successor firm next created subsidiaries in the Philippines, Brazil, Argentina, and South Africa in the late 1920s.

Model A Mystery Part

What is it?

Do you know? For "Bragging Rights", Send an email to



Photo courtesy of Mike's A-Fordable Antique Auto

Last Months' Mystery Part

This is a center bumper clamp nut. For a 1930-31. Did you know?



Photo courtesy of Snyder's Antique Auto Parts

Walt's Old Time Tech Tip

Walt Jones, Tech Director

Found in "The Tale Pipe" official Newsletter of the Tylor Model A Ford Club, Tyler Texas. December 2018 issue.

Back Flush!

By Tom Endy

The cooling system on a Model A Ford can get pretty crudded up with rust, calcium, and also with grease from the water pump. If the radiator has been in service for a long time it is best to remove it and take it to a radiator shop (preferably to one that is knowledgeable of Model A radiators) and have it rodded out.

The engine block and the head are also usually crudded up, especially with rust. This is where a technique called back flushing can be affective. Back flushing of the radiator can also be affective if the cooling tubes are not hopelessly plugged up. The trick is to force water through the system backwards to the direction it normally flows.

Various cleaning solutions have been suggested for use in dislodging the cooling system crud. Some have suggested a combination of oxalic acid with a baking soda rinse. Others have suggested liquid Cascade dishwasher solution. There are also commercial cooling system cleaning agents available from most auto parts stores. Whatever cleaning agent is used, it is best to finish up by back flushing the system.

It has also been suggested that a newly overhauled engine should be back flushed before being connected up to the radiator. A considerable amount of rust can become dislodged inside the water jackets when the engine was hot tanked and in all likelihood is still inside the water jackets, as well as machining chips. If the engine is immediately connected up to the radiator all the loose particles will be dumped into the radiator.

In order to back flush the Model A cooling system some special adapters need to be fabricated. Two plugs with a hole drilled in them must be made up, one to fit the large upper radiator hose, the other to fit the smaller lower radiator hose. The holes in the plugs should

be tapped with a pipe thread. The plugs are then fitted to provide garden hose connections. The two plugs can be cut from steel or aluminum round stock. All the other hardware can be obtained from a local hardware store. Standard Model A radiator hoses and clamps are used to connect up the flushing apparatus.

To back flush the radiator, connect the adapters to the two radiator hose bibs. With a garden hose connected to the bottom hose bib adapter run water though the radiator backwards to the normal flow. Be sure to put the radiator cap on. A suggestion; connect the garden hose to your laundry machine hot water spigot and back flush with hot water. A second garden hose may be connected to the top radiator hose bib adapter to carry the exiting water to a suitable drain.



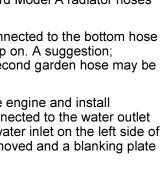
Shown above are the two adapters and the water engine. pump blanking plate. The long hose is the upper (larger diameter) hose. The short hose is the lower (smaller diameter) hose.

To back flush the engine, disconnect the radiator from the engine and install the two adapters to the engine. The large adapter is connected to the water outlet on top of the head. The small adapter is attached to the water inlet on the left side of the block. It is also suggested that the water pump be removed and a blanking plate be installed over the opening in the head.

Connect a garden hose from the hot water spigot to the large adapter on top of the head. Connect a second hose to the smaller adapter on the side of the block and lead it off to a drain. Begin the back flushing. You can also start the engine up to add some vibration if desired. The hot water

will not only aid in flushing the engine, it also prevent the possibility of cracking block with the use of cold water if you run





will

the

the



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 or make offer.

Contact: Richard Dahms 816-390-8103

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: 1930 Ford Model A 4 door sedan, all original- I am the fourth owner - it was purchased new in Granite Falls, Mn. Phil Wright - has restored / maintained since I have owned it.

Price - fair price for both parties, Edgerton, MO

Contact: Gary Beckman 816-522-1393 (NWMO 11/2018)

For Sale: 1931 Ford Model A 5 Window Coupe with Rumble Seat. Blue with a Black Top. Good Condition, \$15,000. **Contact:** Al Neumann @ (515)468-1369 (12/2018 CIMA)

For sale: High Speed ring and pinion commonly used in the roadster 3.78: to 1. Used (about 2000 miles) in very good

condition. \$225 (1/2 Bratton retail)

Contact: Ken Coleman 913 631 2752 (01/2019 POA)

Wanted: I am trying to find an external oil filter system like Don Lobner installed on most of the engines he built.

Contact: Ken Coleman 913 631 2752 (12/2019 POA)

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: 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 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: 1928 Ford Model A Fordor. Original paint. Good Condition. \$12,000.

Contact: Gordan Lewis (641) 990-1490 (12/2018 CIMA).

For Sale: Dean Weller is listing most of his cars for sale: 4 Model T Fords, 9 Model A Fords, 3 Chevrolets, 2 Buicks, 2 Cadillacs, 1 Lincoln, 1 Edsel, 1 Crosley, 1 Dodge, 1 DeSoto, 1 Star, 1 FREE WAY. Please call for an appointment - Open Tuesday, Friday and Saturday

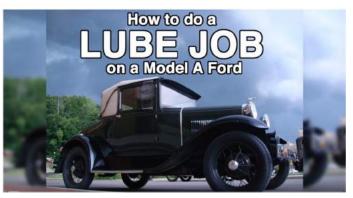
Contact: Dean Weller 913-585-3326 - Garage, 913-585-1313 - Home (01/2019 POA)

Using Modern Technology to Learn to Work on Old Technology!

Have you ever wondered how to do something on a Model A, but didn't have anyone around to show you how? Well, with the internet, there is a lot of help out there! The internet has a lot of great sites to visit and learn Model A basics, from tune-ups to brake jobs.

One of the places I'm starting to see more of is YouTube videos. Sometimes there is nothing like seeing something done, instead of looking as pictures in a book.

Here's a new video just put up by Mark Hayward. It's directed toward helping beginners and young people learn to work on their own Model A's, but I'm sure it will be interesting for any Model A'er. Check it out, it's pretty good, I learned from it!





If you haven't paid your 2019 membership yet, it past time! Don't miss out on the fun, or the next Newsletter!



Northwest Missouri Model A Ford Club Membership Application

www.nwmomodela.com New Membership: Renewal: Spouse/Partner: Name: 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 ves no Model A Information Year: Model: Indicate Condition: Show ☐ Restored ☐ Being Restored ☐ Drivable ☐ Basket Case (but there's still hope!) Year: Model: Indicate Condition: Show ☐ Restored ☐ Being Restored ☐ Drivable ☐ Basket Case (but there's still hope!) Membership in National Organization Model A Ford Club of America (MAFCA) Model A Restorers Club (MARC) National affiliation is strongly encouraged but not required Membership in other local clubs Members of Plain Ol' A's Heart of America Henry's A's 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: Enclosed are my dues for membership year January 1 to December 31 \$25.00 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 Send Newsletter by US Mail Email attachment. Will save club postage Mail to: Nelson Young 6906 N Bellefontaine Ave Gladstone MO 64119



"A" REPAIR SHOP

BOB HESS 12731 CHERRY STREET, KANSAS CITY 64145 816-941-4101 Cell: 816-668-3902

SERVICE - REPAIRS - UPGRADES AND COMPLETE RESTORATION OVER 20 YEARS EXPERIENCE - MAFCA CERTIFIED MASTER JUDGE









524 E. 23rd Street

Independence, MO 64055

TOUCH UP

Aerosols - Bottles

Computerized Color Match Available

PHONE: 816-254-5630

FAX: 916-254-5635

www.auto-color.com

RATTON'S

25612 NE Colbern Road Lee's Summit, MO 816:554:1800 1:800 BOB BOND

ITIQUE AUTO PARTS



Airbrushing

800-255-1929 Phone www.brattons.com

- Automotive Art

800-774-1930 Fax 1606 Back Acre Circle Mount Airy, MD 21771

Your source for Quality Model A Ford Parts since 1976

Tom Kautz Owner





Rebuilding Starters, Generators, and Alternators 6volt - 12 volt

920 Commercial St. Atchison, KS 66002

Phone: (913) 367-1717

Mike's "HAVE AN "A" DAY **Michael Butcher**

1-888-879-6453

email: mike@mikes-afordable.com www.mikes-afordable.com



Commercial advertising space is available for \$25 per annum for a business card size space (approximately 2 x 4) or \$50 per annum for a quarter page (approximately 4 x These ads are also included on our website at www.nwmomodela.com

For more info. contact US at nwmomodelafordclub@gmail.com





New and Used Antique Parts

MILT'S MODEL 'A' REPAIR, PARTS & SALES

F.S. Modern Ignitions • Mitchell Overdrive
Overdrive & 4-Speed Transmissions Installed

403 Cypress St Grain Valley, MO 64029 hesfrt@sbcglobal.net

Milton Hessfort Cell 816-590-4317



RETIREMENT PLANNING - IS SOCIAL SECURITY ENOUGH FOR YOU?



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 likely. 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.

The Northwest Model A Ford Club does not personally endorse or guarantee any products or services advertised in this publication

-Membership is Strongly Encouraged in Both of these Excellent National Organizations-



Model A Ford Club of America

Join on line at MAFCA.COM

~Membership Benefits~

The Restorer magazine • Technical Support • Local Chapters • National Meets • Era Fashion Guidelines

• "How to Restore Series • Judging Standards

and

Restoration Guidelines

Optional Initiation Package For New Members Only

1—Back issue of The Restorer

1-MAFCA Lapel Pin 1—MAFCA Decal

Dues per year are

U.S. Membership-\$50

Canada/Mexico Membership - \$60 International Membership - \$70

New Membership

Name	
Spouse's Name	
Address	
City	
State	Zip



Model "A" Restorers Club

6721 Merriman Rd Garden City MI 48135 (734) 427-9050 office (734) 427-9054 fax

Find Membership forms at http://model-a-ford.org/

2018 Dues- New or Renewals ()US Membership \$45.00 () US Air Mail \$57.00 () () Canada \$55.00 () International \$61.00

> **New Members Only- Partial Membership:** J/A, S/O & N/D issues only!

() US Membership \$24.00 () US & Canada Air Mail \$34.00 () International \$42.00

IMPORTANT:

Make checks payable to Model "A" Restorers Club (M.A.R.C.)

All Memberships from outside the U.S. are to be remitted by International Money Orders in U.S. Funds (drawn on U.S. Bank) or credit card. And a personal check drawn on U.S. bank (U.S. funds must stamped on check.)

THE ROAD RUNNER

% SHERRY WINKINHOFER 1459 Woodland Ave Liberty MO 64068