

The ROAD RUNNER



MAFCA Charter

MAFCA "Newsletter of Distinction" 2018, MARC "Award of Excellence" 2015

MARC Region

Officers

President:	Bill Matteson
Vice President:	Junior Blakley
Secretary:	Mary Lou Matteson
Treasurer:	Nelson Young
Activities/Tours :	Jody Layne
Technical	Walt Jones
Concerns/Calling	Etta Ridgeway
Membership/Public Relations:	Lonie Hank
Merchandising:	Mary Ann Jones
Raffle	Glenda Dunlop
Newsletter/Webmaster:	Sherry Winkinhofer
Property:	Steve Talley
Director:	Bill Skaggs
Director:	Loura Cook

Birthdays

Ron Anderson	05/05	Gil Wanklyn	05/18
Cleta Mallory	05/10	Milton Hessefort	05/19
Ray Meyer	05/11	Peggy Richardson	05/21
Harvey Roseberry	05/16	Frank Chrane	05/24
Linda Thompson	05/16	Sonny Norris	05/25
Fred Kiehl	05/18	Mike McPeek	05/29

Anniversaries

Jim & Sandi Shaw	05/01
Daryl & Laura Lawrence	05/04
Lyman & Etta Ridgeway	05/08
Steve & Leann Pogue	05/14
Bob & Nancy Hess	05/17
Bob & Donna Martin	05/17

Monthly Meeting

May 6, 2019

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

Board Meeting

April 16, 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)

Ice Cream & Socializing

Every Saturday evening 6:00 PM

Wendy's

Hwy 152 and North Oak St., KCMO



Technical Meeting & Breakfast Club-St Joe

President's Comments:

What a sight! Beautiful blue, cloudless sky, warming early spring sunshine, and seventeen, count 'em, 17 Model A's, cruising in majestic procession along the back roads to Dearborn! Our April 6 Shakedown Tour may not have set a record for participation--but it was a darn good average! That was a great day.

Then there was the enjoyment of guitarist Glenn Kasee entertaining us at the April meeting. Learning of Glen's medical history as a heart transplant recipient, and hearing his moving tribute to his donor and his comments about the importance of organ donation, gave the occasion special meaning.

And how 'bout Junior? Junior Blakley will succeed Gil Wanklyn as Club vice president. Gil's family medical concerns are such that he is unable to serve. An organization's viability is measured by how members respond in time of need. Junior's action says we are viable. He has our gratitude.

Sadly, the passing of longtime faithful member, Richard Dahms, gives us pause. Many of us, maybe most of us, knew him by his passion for his Model A's. The rest of his story--his distinguished legal career, his cherishing love of family, even his recognition as an All American Wheelchair Basketball player--was less well known to many of us. He will be missed.

Bill Matteson, President

I used to think I was indecisive, but now I'm not too sure.

Editor's Comments:

I was excited to take part in the Shakedown tour in early March, but sadly, my shakedown turned into a breakdown. While moving my car in the parking lot, I had the distinct un-pleasure, for the second time, of having my gearshift snap off when trying to shift into first gear.

My first thought was "not again!". Yes, it has happened before, and also on a Shakedown tour, if my memory holds true. And just like in the past, fellow members jumped in and helped me out.

Instead of calling AAA and sitting out the tour, Jody had me jump in her Shay and run the tour with her. Delightful company! And returning back to the stranded Old Lady, other members had put their heads together and with the help of Charlie and John H., got both us old ladies back home safely under our own power.

The Old Lady has been repaired and is raring to try it again, so I hope to make it to the next tour on my own four wheels! Wish me luck

"Happy A'ing!

Sherry Wink, Editor

NORTHWEST MO. MODEL A FORD CLUB MEETING
American Legion Hall, Smithville, Mo.
April 1, 2019 7:00 p.m.

Greeter: Loura Cook and Steve Talley

Meeting opening: President Bill Matteson led the Pledge of Allegiance.

Jody Layne introduced an entertaining parade and competition among 14 participant dressed in Easter finery. Award winners as judged by the audience were Lanell Young and Myron Schmidt for their hats and Vicky Roseberry's for her creative Easter basket. Guitarist Glenn Kessee's musical accompaniment at the dinner hour and during the meeting was much appreciated. Jody's introduction of Glenn as a heart transplant recipient just two years ago, and his comments emphasizing the importance of organ donations, added a meaningful dimension to his performance.

Secretary Report: There being no corrections the March 4 minutes, as printed in the April Road Runner, were declared approved by unanimous consent.

Treasurer Report: Opening Balance as of March 1, \$12,402.39; Income \$1,071.27; Expenses \$276.49; Ending Balance March 31, \$13,197.17. Motion to accept the Treasurers Report, by Ray Meyer, seconded by Steve Talley. Motion passed. Special thanks was given to Bill Auch for organizing our March Auction, which resulted in \$820.00 income.

Activities: Jody reported upcoming activities: April 6, Shakedown Tour; April 7, Lady's Tea Social; April 13, Ted Ensley Tulip Gardens, Topeka; April 27, Aviation Museum tour; May 18, Cameron VA Home; June 10-14, Midwest Regional Meet, Des Moines, IA.; June 13-15, Lathrop Antique Car, Tractor Show; June 22, Club Picnic, Weston State Park; August 4-10, MARC 2019 National Meet, Dearborn, Michigan.

Membership: Lonie reported 61 members and 4 guests in attendance. It was noted that an effort to contact members who have not renewed their memberships via telephone has resulted in good responses.

Merchandise: Mary Anne delivered orders from the March meeting and was busy taking orders to be delivered at the May meeting. She is checking to see if the Model A Vest will be available.

Concerns/Calling: President Bill reported, per Lyman, Etta's health concerns. Lyman indicated Etta is a patient at Liberty Hospital. Bill encouraged members to send cards to home address. Reporting for Etta, Mary Lou said Etta had sent get well cards to Jim Spawn, Mary Ann Jones, and Charlie Ishmael. April birthdays and anniversaries were recognized. On the recovering list: Sue Long, Charley Ishmael, and Danny Baxter.

Technical: Walt reported plans underway for a Garage Day May 4 at Chili Canida's. Details forthcoming.

Newsletter: Sherry will provide an updated roster at the May 6 meeting. Please send updated information to her ASAP.

Other: President Bill said the Club had received a card of thanks from the C.W. Parker Carousel Museum for our March 9 visit. He reported that Gil Wanklyn has asked to be relieved from his position as the Club's vice president due to some unforeseen family health issues. Consequently, in accordance with the bylaws (Article V, Sect. 7), Junior Blakley has agreed to assume the position the remainder of 2019. He does so with appreciation from the board and membership for his willingness to step forward.

Attendance: 61 members, 4 guest.

Meeting Adjourned at 8:15 p.m.

Respectfully submitted by Mary Lou Matteson.

Physical Address For the Club

The club now has a central box to direct all mail to. This resolves the problem of keeping correspondence directed to the correct Board Members over the years.

Please use the following address to all future mailings:

NWMO Model A Ford Club
PO Box 34
Liberty MO 64069

Last Meeting

Reported by Sherry Wink

Guitarist Glenn Kessee entertained us with a pre-meeting serenade, and then a lovely performance of his own original songs for our meeting.

Following the performance, Glenn was encouraged by Jody to talk about his heart transplant of less than two years.

Glenn took this opportunity to advocate about being a Donor, and affirming the lifesaving miracle it has been for him. He made a passionate plea for each and every one of us to consider the possibility of being a Donor and encourage us to talk to our loved ones about our wishes. It was a lovely and thought provoking performance and talk. A big thank you to Glenn for sharing his personal story with us.





Activities

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

May 6th—Membership Meeting
American Legion, DD and 92 HWY

June 22nd—Club Picnic
Details pending

May 18th—Cameron VA Home Note the corrected date!

Meet at the Lathrop Cenex gas station at 116 & A Hwy at 8:45, leaving at 9:00 sharp. At the VA home 9:30 to 10:30, lunch at 11:00

August 4-10 MARC National Meet 2019—Dearborn Michigan

For more info: <https://mark35879.wixsite.com/marcdearborn2019>
Or contact Mark Maron, Meet Chairman
Cell 847-302-7900, Fax-847-584-0371
Email: marcmeet2019@gmail.com

Hold the Date:

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

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

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:

Sherry W. will be giving a presentation about how Automobiles changed the US in the 20's. This is the same program that was presented at Shawnee Town 1929 Museum last summer.



What Would You Like To See On the Menu?

The kitchen at the Legion has asked for feedback on what our members would like to see at the buffet. They are noticing many more are ordering from the menu which makes it more difficult for them to determine how much food to cook without running out or have a large amount wasted at the end of the night.



So now's your opportunity to put your two cents in. What would YOU like to see at the buffet for meeting nights? Your suggestions can be individual items, or feel free to tell us your idea of what items would make a complete meal.

Please let Laura Cook or Bill Matteson know your input at the May meeting, and they will pass the information on to the Legion Coordinator! Please understand there might be financial barriers to some suggestions, but the Legion is doing their best to work with us on keeping the price reasonable and the food quality up.

FREE 2019 MAFCA MEMBERSHIP

MAFCA is offering a free membership to ANYONE who has never been a MAFCA member in the past. Current members may print and hand out an application to any eligible person. Bill Matteson has copies of the application for anyone interested, check with him today! You can also print the form out at <http://mafca.com/documents/Free-Membership-2019-US.pdf>. MAFCA.com.



New Participation Contest!

Please sign up at the next meeting to compete in this year's contest! There will be prizes at the end of the year! It's simple to participate, just show up to club events and meetings and get points.



Points will be awarded for attending meetings, driving your A, and attending club events and activities. Extra points will be announced for special activities during the year. This sounds like fun for all, please join in!

Sunshine/Concerns (816) 719-9997

 Ridgeway is our Sunshine/Concerns lady! If 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!

With Sympathy

Richard Dahms, long time member passed away April 9th, 2019.

Our thoughts and prayers to his wife and fellow member Delores and also to their family. He will be missed.



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 mail any info, pictures, questions & suggestions to:

NWMO Model A Ford Club
PO Box 34
Liberty MO 64069

Or email:

nwmomodelafordclub@gmail.com

Shakedown Tour!

By Sherry Wink

Our Shakedown Tour March 6th was a rousing success. At last count, we had 14 Model A's and several modern cars join us for this scenic jaunt up to Dearborn. Starting at the McDonalds in Smithville, we cruised through some beautiful back country roads. It was a beautiful spring day, starting in the high 40's but ending in the high 60's, perfect for an easy drive.

Arriving in Dearborn, we met up with club members from up north and from St. Joe. We pretty much filled that parking lot up and lined the overflow lot as well!

Dinner at Dearborn was wonderful, as usual. We had 40 people join us for lunch, all done and said! The restaurant was full, but the staff was accommodating and pleasant, and the food met their normal standards. And I'm sure that at some of those table, pie was to be had!

I think I qualified for the Shakedown Breakdown award, if there was such a thing! The Old Lady made it to McD's in fine shape, but then while moving her around in the lot, there was a little mishap! Yes, that's the gear shift sitting on the dash.....snapped off when I put her in first gear! So she stayed in the parking lot for duration of the tour. Afterwards, with the tip from Charlie that the jack handle would fits on the transmission tower, John Harmon drove her back home for me.





Easter Meeting

By Sherry Wink



Our April meeting had an Easter Theme, and as you can see from the pictures, lots of members joined in on the fun! Plenty of Easter bonnets and hats, and a few Easter baskets for the contest too.

Vickie won best Easter basket with her pink bowed creation. I think Tuffy should have won a special prize for most adorable dog basket! The ladies paraded around with their Easter hats, and a popular vote was held for the most popular headwear creations. Lanell Young won for her pink flowered bonnet and Myron Schmidt for his bird nest hat. But, seriously, everyone was a winner for the evening, due to all the fun we had at this meeting!



Platte City Friends of the Art Annual Tea

Sherry Wink

A good time was had by all the attendees for this fundraiser tea held in Platte City. This is the third year our club has attended, as usual, the venue was quite enjoyable! Catered hors d'oeuvres, tea, and entertainment combined to make another successful outing for the ladies.



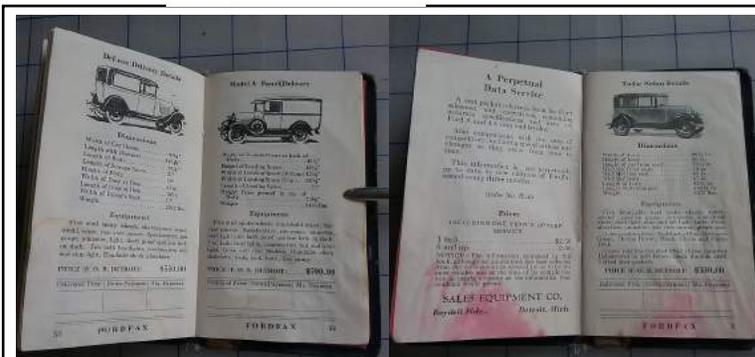
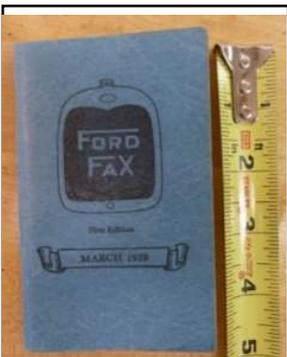
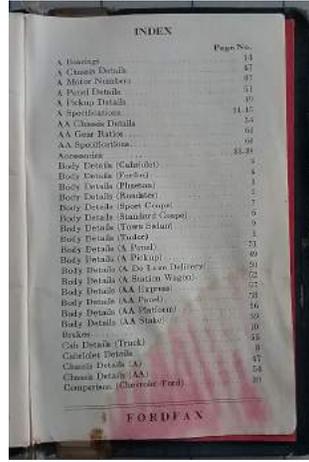
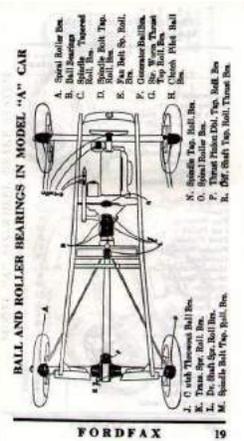
Ford Fax Booklets

Sherry Wink

Last month I asked if anyone had any information regarding "Ford Fax" booklets. I had a few responses with suggestions of similar titles. "Ford Facts" is an illustrated index of body screws, hinge pins, lock springs, etc, published in 1965. "Fordex", is a replication of the sales training book offered in 1930, printed in 2014, and subsequently loaned to me by Charles Goodwin via Gary Smith. It has some of the same illustrations in it as I found in the "Ford Fax" booklet. But neither of these turned out to be the same publication as the pages I had found on Ahooga.com.

A "Ford Fax" booklet was, as Steve Plucker's website references, a Salesman Handbook. He calls it "A digest of Model A and AA Ford car and truck specifications together with comparative data on other cars and trucks". He indicates that reprinted copies were made in 1969.

There is a original 1930 "Ford Fax" booklet currently on sale on eBay for over \$500 dollars, way out of my price range! Vintageford.com has a reprint version of the 1930 booklet available for \$8.00 which suits my budget just a little better! I might just have to buy it and check it out!



March 1929 edition 1969 reprint.

April 1930 original with original leather cover

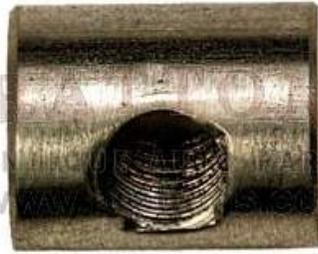
A few pages of the data that is included

Model A Mystery Part

What is it?

Do you know?

For "Bragging Rights", Send an email to nwmomodelafordclub@gmail.com
Or to NWMO Model A Ford Club
Box 34, Liberty MO 64069



Last Month's Mystery

Part

This is a horn adjustment screw, used for adjusting the tone of the horn. It was used on all year Model As
Did you know?



Photo courtesy of Snyder's
Antique Auto

Walt's Old Time Tech Tip

Walt Jones, Tech Director

Found on www.FordBarn.com – posted by H. L. Chauvin, 2010, shared by Rick Black. It's an older article but still pertinent!

600W Gear Oil Discussion

Model A lubrication engine oil & transmission & differential gear oil will always be a matter of preference & discussions where Model A owner opinions vary; however, if one is trying to make a choice for transmission & differential gear oil, hope this helps:

A. General:

1. The exact 1920's-1930's 600W Model A gear oil is no longer available. No doubt the old 600W thickness & viscosity varied slightly from manufacturer to manufacturer, the same as that of gear oils offered today.
2. Independent & also oil company trained laboratory technicians have analyzed samples of the old 600W & have come up with their individual recommendations which in general, maintain the same gear oil weight required for straight cut gears, while providing proper reduced friction for Model A gear lubrication.
3. One main concern with Model A transmission lubricant is the frustration of gear grinding when one shifts from 1st to 2nd, & 2nd to 3rd, accompanied by countless advice on double clutching etc., while others have reported they shift gears in their Model A's just like any other modern stick shift vehicle, without double clutching etc.
4. Parts vendors provide 600W substitutes, which some Model A owners praise, & also some owners complain & refuse to use their 600W substitutes. Some owners on Forum messages report that some 600W substitutes cause gear oil foaming; other continue to ask who has the thickest 600W to try to eliminate Model A transmission gear grinding.
5. Some Model A owners swear by using 100% STP. Others who have called STP, report that STP technicians report that 100% STP is not recommended as a gear oil, & that STP is an oil additive. STP does not recommend using more STP in oil other than that recommended by STP.

B. 600W Substitutes:

1. Analysis: In trying to analyze modern gear oils, oil manufacturer's use different specifications & standards, e.g., some English, some metric, some SOS, some ASTM; however, if one investigates, a few standards are used by most, such as the API Gravity inverse value system, where lower API values equate to heavier oils, & higher API values equate to thinner oils; & also the Kinematic cSt values at 100 degrees centigrade (C), where higher cSt values equate to heavier oils. Not all oil companies offer their Kinematic cSt values at 40 degrees C; however, some do.
2. Five (5) Gallon Containers: Even though oil companies are constantly merging & changing names, the several companies such as Shell Omala 680, Mobil 680, BP 680, Chevron/Texaco 680 were found to have properties to match the former 600W. Their API Gravity varies slightly from around 25 to 26, & their cSt at 100 degrees C range from about 37 to 39.8. Today, these 680 lubricants are offered only in 5 gallon containers for about \$140.00, or so depending on where bought.
3. Quart Containers: In calling Lubriplate, 1-800-733-4755, even though in past Forum messages, Forum people recommended different Lubriplate lubricants, their Lubriplate salesman & their printed information recommends Lubriplate #8 Machine Oil, which has an API Gravity value of 27.1 & a cSt value at 100 degrees C of 28 which indicates it is slightly lighter than the above 680 oils sold in 5 gallon containers. Lubriplate oil can be purchased in quarts & gallons in addition to 5 gallon containers.
4. Quart Containers: In calling Lucas Oil Company & speaking to Mr. Bob Meifu, Executive Manager, 1-800-342-2512, he reported that years ago their technician analyzed 600W & recommended a blend of two (2) of their products; i.e., 50% Lucas 80W-90 & 50% Lucas Heavy Duty Oil Stabilizer. With this blend, he reports that one has anti-foaming additives, stop leak protection, anti-rust, & other properties to provide the combined weight & viscosity required to prevent Model A transmission gear grinding. The lighter 80W-90 has an API Gravity value of 25 & a cSt value at 100 degrees C of 15; then the much heavier Lucas Heavy duty Stabilizer has an API Gravity value of 26.5 & a cSt value at 100 degrees C of 110. (He reported that Lucas Oil Company also makes a heavy Hub Oil with an API Gravity value of 23.6 & a cSt value of 65 at 100 degrees C; however, Lucas does not recommend this Lucas Hub Oil for gear oil in Model A transmissions & differentials. 5. In trying to analyze the Lucas Oil blend's Kinematic cSt value at 100 degrees the following website was found on the internet: <http://www.widman.biz/English/Calculators/Mixtures.html>
 - a) One can research manufacturer's oil properties & specifications, plug in their values, & try to determine values of manufacturer's recommended blends of gear oil.
 - b) Caution: As noted, different oils from different manufacturers should never be blended or mixed.
 - c) The recommended Lucas Oil blend to replace 600 W has a cSt value at 100 degrees C of 36.6; hence, is very similar to the Shell Omala's I 680, cSt value of 37.
 - d) In using the above website, in the lower box, if one wanted to achieve a slightly thicker Lucas Oil blend with a cSt value of 39.8, (similar to the heavier Chevron/Meropa 680), one would blend 45.77% of Lucas 80W090 with 54.23% of Lucas Heavy duty Oil stabilizer.
6. Hopes this helps Model A owners in trying to locate a transmission gear oil to try to reduce transmission gear grinding.



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.

<p>Wanted: Ford Model A Pickup (Prefer 1929). Contact: Jim Witte 515-98-4490 (CIMA 05/2019)</p>	<p>For Sale: 1929 Coupe with Rumble Seat, \$20,000 Contact: Dean Little 641-782-5779 (CIMA 05/2019)</p>												
<p>For Sale: 1930 Ford Model A Cabriolet 68B. Blue with Black wheels and White top. Good condition. \$25,000. Contact: Pat Rist @ (515) 204-6518 (CIMA 04/2019).</p>	<p>For Sale: Model T or Model A Windshield to sell. It is in good condition. Tonganoxie, Kansas' Contact: Hallie Moore 913-710-8017 (POA 02/2019).</p>												
<p>For Sale: 1931 Model A Coupe with rumble seat. New top. 16" radial tires 1935 spoke wheels. Black. \$11,750. Contact: Richard Hemm. @ (641) 799 -1508 (CIMA 05/2019)</p>	<p>For Sale: 1930 Model A Tudor, reasonable price, driver, good condition, located in Springdale AR. Contact: Bill Dewberry chevyman49@yahoo.com</p>												
<p>For Sale: 1928 Master Coupe with rumble seat. Restored—Extras include: rock guard, powder coated wheels, turn signals, exhaust heater, nearly new tires. Red/black. Contact: Lonnc McCurdy at 316-644-4974. Will be offered online at McCurdy Auction.com (ICTA 05/2019)</p>	<p>Auction: 1930 Model A Ford Coupe totally restored with rumble seat, offered with reasonable reserve. Bob Earley Farm Auction Location: 10421 NE Jones Rd., Cameron, MO 10:30 Friday April 26th, 2019 https://shomemoreauctions.com/auctioneer.php?i=18626</p>												
<p>For Sale: 1- Total Model A Short Block (needs Babbitt' or inserts) \$100.00, 1- Crank Shaft \$25.00, 1- Clutch Assembly (good) \$25.00, 2- B-6600 Rebuilt Oil Pumps \$30.00 ea. 1- P.N. 13670 Auto- Lite Waffle Style Manifold Heater \$45.00, 1- B-4235 Rear Axel w/good gear and new key way \$65.00, 1-A-1115 -BH Rear hub \$20.00, 1-B-4209-A Set Std Rear End Gears 3.78-1 (Real Nice) \$ 110.00, 1-4025 Rear End Housing Banjo (Good) \$20.00, 1-A-3311 Drag Link, weld in, Ball Stud \$2.00. Contact: Charlie Volf @ (515) 965-0579 or (515) 299-0573 • (CIMA 06/2019)</p>	<p>At Grandpa's Garage in De Soto, 40 years of building great cars that are now For sale. Of all the American autos that traveled over the roads in the past decades, perhaps the most recognizable is the Model A Ford. Driving them leaves no doubt of the vehicles famous past; These little four cylinders are left to take care of the business, so there is great deal of nostalgia if you are looking for it. Most of my creations wear the blue oval badge, although some may wear my own vision. So it's no surprise that me at age 93 wants to relive my childhood dreams and love the simplicity of our cherished old Fords. My rewards have been incredible. But now I wish to share with the many who believe in the importance of the great cars of the past. My cars are quite out of the ordinary in many ways. The big question for me now is how can I put these in the correct hands for the future. That is my final goal. Dean Weller 913-585-3326, De Soto Kansas</p>												
<p>For Sale: For the estate of Richard Dahms</p> <p>1930 Pickup truck with S-10 V-6 motor, automatic transmission, power steering, turn signals, lowered front end, closed radiator system with overflow. Runs real nice and starts good. Asking \$16,000,</p> <p>1930 Rumble seat Coupe. Terry Richardson worked it over. It has a rebuilt distributor, motor with less than 100 miles, rebuilt rear end, transmission, brakes, steering. The rumble seat is new along with upholstery, top, CB radio, turn signals, handles, and hub caps. The wheels have been sand blasted and powder coated with 5 new goodyear white wall tires. Asking \$17,000.</p> <p>Reasonable offers will be considered; all proceeds will go to Richard's wife's care.</p> <p>Contact: Gary Smith 660-824-4207.</p>	<p>For Sale: Grandpa's Garage - DeSoto, Kansas Dean Weller is listing most of his cars for sale:</p> <table border="0"> <tr> <td>4 Model T Fords</td> <td>9 Model A Fords</td> </tr> <tr> <td>3 Chevrolets</td> <td>2 Buicks</td> </tr> <tr> <td>2 Cadillacs</td> <td>1 Lincoln</td> </tr> <tr> <td>1 Edsel</td> <td>1 Crosley</td> </tr> <tr> <td>1 Dodge</td> <td>1 DeSoto</td> </tr> <tr> <td>1 Star</td> <td>1 Freeway</td> </tr> </table> <p>Please call for an appointment - Open Tuesday, Friday, and Saturday Contact: Dean Weller 913-585-3326 - Garage 913-585-1313 - Home</p>	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 Freeway
4 Model T Fords	9 Model A Fords												
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1929 Fire Chief's Ford

From Sherry Wink

Ran across this wonderful vehicle on a recent trip to the Firefighter's Museum in Nebraska City. It was driven by the Fire Chief for many years. Its interior is all original, and I can't say how old the paint job is, although I'm sure the red is not factory. I had a peek underneath, and it's all red too! I've not seen a tire cover like this before either, with the hubcap peeking through. And check out that siren on the roof! It was like finding hidden treasure when I turned the corner and found it!



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 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. The government has tightened some loopholes on strategies to maximize your benefit but there are still options. 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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