

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 Winkinhofer
Webmaster:	Nelson Young
Property:	Terry Richardson
Director:	Terry Richardson
Director:	Bill Skaggs

Birthdays

Ron Carson	07/06	Leland Daise	07/27
Mary Coffman	07/09	Fran Wahl	07/27
Lee Donius	07/12	Steve Pogue	07/28
Gladys Lawson	07/15	Gary Harless	07/31
Virginia Weigum	07/19		

Anniversaries

Clarence & Gladys Lawson	07/03
Charles & Judy Ishmael	07/04
Bill & Mary Lou Matteson	07/09
Gil & Linda Wanklyn	07/24
Chuck & Karen Haber	07/31

Monthly Meeting

July 2nd, 2018

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

Board Meeting

July 19th

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 in Liberty
3 Victory Dr, Liberty, MO 64068

President's Comments:

Is this the end of the month already? I can't believe June is gone? Summer has been going so fast. The car games our club put on at the Heart of America's Regional in Springfield got rave reviews. We all had a great time and hear that all the participants enjoyed it as well! Thanks to all the members who came down, did the hot and dirty work of setting up and tearing down, and also working the games on that very hot summer day. Job well done!

Our annual club picnic was well attended last weekend and the location of Tryst Falls was once again cool and inviting. We also gained two new members!

This upcoming weekend (last weekend in June) I'm really looking forward to our trip to Warm Springs Ranch to see the Budweiser Clydesdale farm on the 29th and to Arrowrock to the Lyceum Theatre on the 30th! Great way to keep the summer fun going.

July is a little quieter month due to the heat, but don't forget there are several Independence Day parades to participate in. Always a great time to get the Model A's out and about!

The old adage "the more the merrier" is surely true this summer. Thanks to Doug for all his hard work, we have not lacked places to go and things to do. We're having so much fun and a lot more coming up on the schedule. Come join us!

Loura Cook, President

If silence is golden, not many people can be arrested for hoarding.

Editor's Comments:

What a busy summer it has been and I haven't even been able to participate in any of the tours. Not happy about that, but life has a way of getting in the way. Hopefully, as things get finished at the new house, I'll be getting the Old Lady out of the garage and back on the road soon!

It's not that I haven't been doing Model A things....This year has involved setting up our new website and transitioning it over to our new Webmaster Nelson Young. Nelson is still learning, but we're learning the ropes together and he's doing a great job. Check out the site at www.nwmodela.com and let Nelson know you appreciate his efforts!

It's also always surprising to me how fast the month goes by and suddenly it's time to put the Newsletter out again. Then it's two or three days of frantic scrambling, typing and photoshopping. This is the perfect place to give a big "Thank You" to Doug for proofing for me this year. With his recent eye surgery, he was unable to assist this month, so any errors you see are not his fault! I finish the process by arguing with the printer and then the dreaded stapling, folding, and taping. It's always a relief when I'm able to drop them off at the Post Office. Even though the process can be frustrating at times, the feeling of satisfaction in being able to contribute in my own way makes it all worthwhile. Glad to say I'm a member of this club, hope you are too!

Happy A'ing

Sherry Wink, Editor

NORTHWEST MO MODEL A FORD CLUB MEETING

American Legion Hall, Smithville, MO

Jun 3 4, 2018 7:00 p.m.

Meeting opened by President Laura Cook welcoming new members Fred and Sharon Kiehl and Cecil Troutwine. Guests Myron Schmitt and Frank Chrane were introduced.. After Pledge of Allegiance, Bill Matteson introduced Master at Arms Mike Hannsz, retired Navy Chief Petty Officer, who gave an informative review of the history, etiquette, and respect for the United States Flag.

Secretary Report: Motion to approve minutes of May 7 meeting as printed in Road Runner, by Bill Skaggs, seconded by Lonie Hank Motion Passed.

Treasurer Report: Opening Balance \$12,093.32. Income \$126.00; Expenses \$35.00. Ending Balance \$12,184.64. Motion to accept Treasurers Report, by Terry Richardson, seconded by Bill Auch. Motion passed. Bob reported, as per Board action at the May 7 meeting, that twelve (12) Tote Bags, value of \$91.08, were removed from the Merchandise Inventory, and allocated to the President at \$0.00 value. The bags will be used as containers for membership information provided to new members. Bob also related a notice received from the Commander of American Legion Post 58, "reminding all persons that concealed firearms are not permitted in the Legion's facilities."

Old Business: Laura reported on plans for the Club's conduct of "car games" at the June MAFCA Springfield Regional Meeting per cooperative arrangement with Heart of America Model A Club. She said additional helpers are needed to staff this event.

New Business: By a show of hands members favored a plan to have the 50-50 drawing as a back up and substitute to the regular raffle when needed. Laura and Sherry suggested that members provide infant pictures to be used in a future "Get to Know Our Members" game.

Activities: Coming events--Antique Car Tractor and Engine Show, Lathrop, June 14-17; Club Picnic, Tryst Falls, June 23, Bill Skaggs reminded members of the importance of the sign up sheet for the picnic. This information is used as a guide for food preparation. Andy Bennett extended an invitation to Garden Village Retirement's Car Show on June 16. The event features food and entertainment for show participants. Several members are providing their Model A's for display at the KC Car Museum during June.

Concerns/Calling: Etta sent a get well card to Walt Jones. She said we had a healthy month which is good news.

Membership/PR: Fred and Sharon Kiehl recently joined and Cecil Troutwine joined at this meeting.

Merchandising: Amy and Shan sold a number of items from a display they prepared for the meeting.

Newsletter: Sherry thanked members for sending pictures and items for the Road Runner.

Vice President: Bill mentioned these longer range activities and dates being planned by the board : Laura's Old Fashioned Ice Cream Social (a fun fund raiser), August 25; Poker Run/Dust Bowl Jamboree, September 29; Club Christmas Party (at Arley Barley Barn), December 9.

Attendance: 47 members; 5 guests

Adjourned 8:10 p.m.

Respectfully submitted by Mary Lou Matteson.

MAFFI Newsletter Minute

June 2018

Model A Days are fast approaching and we are so excited for all the activities and things to see and do this year. If you haven't made your plans to attend, it's not too late! We were just notified that our web camera is up and running again so if you haven't had a chance to see this, go to our website at <http://www.maffi.org> and click on camera.

Thank you for your support of MAFFI!

Marsha Quesnel, Trustee
clubcontact@maffi.org

Pictures Needed!

We'd like to set up a new game for an upcoming meeting. Whose game?! Bring Laura or I a childhood picture that we can use in a "guess who" to see who can still recognize who! This ought to be fun, so don't hold back!





Activities

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

July 4th—Independence Day Parade
See Below

Hold the Date!
August 25th—Ice Cream Social
Sept 29th—Dustbowl Jamboree

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!

Jim Spawn and Doug Scott will provide a comprehensive overview of plans and procedures for completing a successful Dust Bowl Jamboree/Poker Run at Parkville, September 29, highlighting the NW Mo Model A Ford Club's role in the event!



Independence Day Parades

Our club has typically participated in the Parkville Independence Day Parade. But there are many similar events in towns more convenient to where many of us live. So, please feel free to drive your Model A in any of the local July 4th parades. Here are the details for two of them.



New Member!! Please Update your Roster

Cecil Troutwine
901 F Hwy, Smithville, Mo. 64094
816-500-8288

Shane and Meghan Shane (New Member)
2402 Cedar St.
St. Joseph, Mo. 640503
Email: shane74vw@yahoo.com



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!

Email Amydaniellelang@gmail.com Or call 816-651-9567

Parkville

Gather at Price Chopper, 9107 NW 45 Highway (Tom Watson Parkway), Parkville.

We will be in the parking lot on the west side of the building.
Start to arrive around 8:00am, line-up starts at 9:00am,
parade begins at 10:00am.

Cameron

Gather at McCorkle's for lunch at 11:00am. Parade starts at 1:00pm.

If you have questions, contact Gary Smith at 816-351-0926.



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

Visit www.nwmomodela.com today!

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



Model A Mystery Part

What is it?

Do you know? For "Bragging Rights",
email

techguy@nwmoModelA.com!



Photo courtesy of Bratton's
Antique Auto Parts

Last Months' Mystery Part

This is a Model A windshield header
garnish for a Victoria or slant windshield.

Did you know?

Photo courtesy
of Mike's A-



Walt's Old Time Tech Tip

Walt Jones, Tech Director

Do I need a thermostat on my Model A?

It's a small world! This article was originally from the Tulsa Model A Ford Website, but I found it printed in the June 2018 edition of the "Model A Flyer", newsletter of the Model A Ford club of New South Wales, Australia.

That is a question that has been kicked around the garage for some time now. The early thoughts were that a thermostat was needed to slow the water flow in the radiator. Extensive tests have shown that changes in the rate of water flow through the radiator results in negligible change in water temperature. A Model A radiator should cool the engine under normal driving conditions.

A good clean radiator, even a stock one, should keep the engine operating at a normal level (160-170 degrees). If your engine is running hot, you should look at all the things that could cause that to occur. An older radiator, one that appears in good shape and flows well, may have deteriorating connections of the fins to the tubes, which reduces its ability to transfer heat to the surrounding air and is usually the cause of engines running hot.

The original design of the Model A radiator is for a Thermo-Syphon system used in conjunction with a water pump. The entire cooling system was engineered to use the best of both types of systems. The thermos-syphon system keeps the coolant in place until the engine reaches an operating temperature of around 180 degrees. The pump increases the flow of coolant when the engine is operating at higher speeds and the thermos-syphon system would not move the coolant fast enough to cool the engine. So the Model A was equipped to have a thermostat of sorts with the thermos-syphon system helping the engine warm up before the coolant started moving.

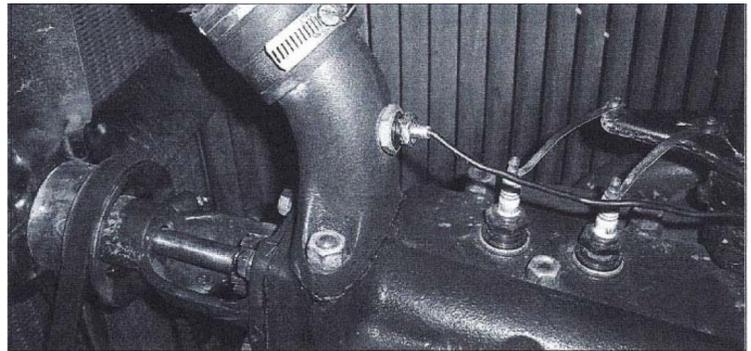
This still doesn't answer the question regarding installing a new thermostat. The modern fuel of today requires the engine to operate at above 160 degrees to burn clean and with the most efficiency.

Tests were made using a new reproduction radiator along with a high compression head. The Motometer temperature gage (thermometer) on the radiator cap takes it's readings through a special stud, mounted in Motometer. Through many operating conditions, the thermometer never rose to the operating range on the Motometer. A modern temperature gage with degree readings was then installed along with a temperature sensor mounted in the upper water outlet neck. After running the Model A through many operating conditions it was surprising to find that the newly installed temperature gage never rose above 140 degrees on a hot summer outing.

After seeing the engine operating so cold, a 160-degree thermostat was installed in the upper radiator hose. In a short period of time the engine water temperature now rises to 160degrees F as seen on the Water Temperature Gauge. The opening and closing of the thermostat can be seen on the temperature . gauge as the indicated temperature rises to 170° and then drops to 160° as the thermostat opens and closes.

Installing a thermostat will allow the engine to operate at the most efficient temperature range, getting the most out of the fuel that is being used and at the prices we are being forced to pay you best get the most out of your money.

This is an easy and beneficial improvement that will make your Model A operate at an efficient temperature level, allowing complete and proper burning of the fuel, thereby reducing unburned fuel and fuel contaminates that produce carbon build up and sludge in the engine. The illustrated thermostat can be purchased from any Model A Parts Supplier in temperature ranges of 160° or 180°F operation. Installing a water temperature sensor in the upper water outlet neck and a water temperature gauge, will provide a more accurate indication of your engines operating temperature.



Club Picnic

Looks like everyone was having such a good time visiting and eating , no one took many pictures! Thanks Lyman for sharing these with me. If anyone has any more to share, send them to me!



Car Games—HOA Regional, Springfield Missouri

Lots of fun took place at the Car Games our club ran in Springfield. Thanks to all of the members who gave their time and energy to make this a huge success. The Heart of America Model A Club appreciated the assistance with the Regional, and paid our club \$500 besides!



Shoe Ornamentation

By Sherry Wink

(An excerpt from my first official Era Fashion Committee article. It will be posted on the MAFCA Fashion Article page as of July 1st! Go check out the full article at mafca.com/ef_articles.html

Shoes in the early part of the 1900's were required to be serviceable and durable, but not necessarily attractive as they were not meant to be seen beneath long dresses. In the 1920's, hemlines began to climb higher and shoe styles evolved with them. Ankles were actually visible, and stylish shoes became more desirable.

An amazing variety of shoes were available in the Model A years, with straps and buckles being popular design elements. But as always, multiple pairs of shoes were expensive, and the prerogative of the rich. What to do if you were from a household with a more modest budget? Why, buy a simple pair of pumps and then use shoe ornaments to change the looks. Voilà, your shoes were now a master of disguise, mimicking the look of multiple pairs

Shoe buckles were a popular option. A plain pair of shoes could be dressed up for evening wear by simply strapping or clipping on a pair of cut-steel or rhinestone buckles. Shoe buckles could be very inexpensive, and were sold by all the large mail order companies. Shoe clips and smaller buckles were also a popular choice, selling for just a few cents in most of the big department store catalogs. The small buckle (below left) was meant to be slid onto a strap. The shoe buckle (below middle) appears to actually have the small clips underneath that we currently picture when thinking of shoe clips. The third illustration (below right) doesn't show the clip but describes itself as a "shoe ornament" with a "handy clip".

12 E 373
This pretty Metal Buckle is just the ornament for the one strap pump. Length, about 1 inch.

Post., 3c Ex.

10¢ PAIR

The Charles Williams Store Spring & Summer 1928 catalog

12 E 374
Postage, 3c Extra
New Style Shoe Buckle. Easily attached to any pump. Size, about 1/2 x 2 ins.

The Charles Williams Store Spring & Summer 1928 catalog featured this "new style" shoe buckle

29¢ 20 C 7075
WHITE METAL SHOE ORNAMENT
A ABOUT 1/2 X 1 3/8 INS
PAIR HANDY CLIP

Montgomery Wards Fall and Winter 1928-29 Shoe Ornament with "Handy Clip"

Imported Shoe Buckles
Usual Retail Prices \$1.25 to \$3.50

Shoe Buckles are again in vogue. A pair of these will "dress up" your best pair of pumps. Good imitation of genuine cut steel. Size 2 by 1 1/4 inches. Shipping weight, 8 oz.

Pumps take on added smartness with a pair of these genuine cut steel Buckles, bright polish. Imported from France. Similar quality retails for \$3.50. Size 2 by 1 1/4 inches. Shipping weight, 8 ounces.

545 C 6854—Per pair. .65¢ **545 C 6853—Per pair. \$1.75**

Several steel-cut shoe buckles from Montgomery Wards Fall & Winter catalog 1928-29

A different style shoe buckle from the Montgomery Wards Fall & Winter catalog 1928-29

75¢ 20 E 7086
SHOE BUCKLE
PAIR ABOUT 1 1/2 BY 1 3/8 IN.

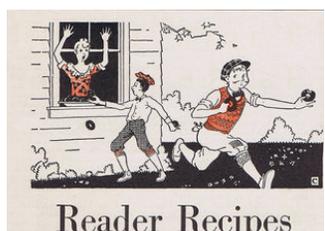
A large variety of shoe and slipper buckles from the Carson Pirie Scott & Co. 1928 Catalog

12000—Pair \$1.00 Silver metal set slipper pins.
12001—Pair \$1.00 Silver metal brilliant set slipper pins.
12002—Pair \$1.20 Silver metal brilliant set slipper pins.
12003—Pair \$1.00 Silver metal brilliant set slipper buckles.
12004—Pair \$1.00 Silver metal brilliant set slipper buckles.
12005—Pair \$1.00 Silver metal brilliant set slipper buckles.
12006—Pair \$1.00 Silver metal brilliant set slipper buckles.
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12045—Pair \$1.00 Silver metal brilliant set slipper buckles.
12046—Pair \$1.00 Silver metal brilliant set slipper buckles.
12047—Pair \$1.00 Silver metal brilliant set slipper buckles.
12048—Pair \$1.00 Silver metal brilliant set slipper buckles.
12049—Pair \$1.00 Silver metal brilliant set slipper buckles.
12050—Pair \$1.00 Silver metal brilliant set slipper buckles.

Readers could earn \$1.00 if their recipe was printed in an issue of "Modern Priscilla" magazine. These recipes were printed in a summer 1928 edition.

Tomato Squash

- 3 pounds squash.
- 1 fresh tomato.
- 1 onion.
- 2 tablespoons butter
- 1/4 teaspoon chili powder
- Salt and pepper



Reader Recipes

Cut vegetables in small pieces and cook slowly for a few minutes in the fat.

Add seasonings (the chili powder may be omitted), cover and cook slowly until vegetables are tender.

Time in cooking 1/2 hour. Recipe makes 6 servings.

Brands We Still Know

Marvel Mystery Oil (MMO) was made by the Marvel Oil Company which was founded by Burt Pierce in 1923. Pierce was already well-known for inventing the Marvel Carburetor, standard equipment on 80% of all vehicles produced after World War I. According to the company, the name comes from Pierce's answer to the question, "what kind of oil is this?" to which Pierce would respond, "It's a mystery!"



A 1928 Can of Marvel Mystery Oil

Vehicles of the era often suffered carburetor problems, including clogged jets due to high lead content and other contaminants found in the gasoline of the time. Pierce formulated a blend of chemicals and petroleum products to clean and maintain clogged jets. Another problem suffered by those early vehicles was from the crude motor oil used. Unlike modern lubricants, the refinement process did not adequately remove "long-chain" paraffins and there were no chemical additives to prevent the rapid buildup of "sludge". It was soon realized that MMO also acted as an upper cylinder lubricant or as a "sludge cutter". MMO was used extensively in WWII on everything from airplanes to battleships to tanks. Marvel Oil Company was initially based in Chicago, moved to New York in 1941 and was purchased by Turtle Wax Inc. in 1999.

McFall Station



The station was looking good for the recent Antique Car, Tractor, & Engine Show.

Thanks to all the volunteers who showed up to help man the station!



Club Cars Featured at Kansas City Auto Museum in June

If you haven't been to the KC Auto Museum, nows the time to check it our. Their special exhibit this month features Models A's from our club! See Lyman's Roadster and Doug Scott's Phaeton and others! What a great exhibit. Thanks Doug for all the work and time you spent coordinating this!

KANSAS CITY AUTOMOTIVE MUSEUM

Home Visit Community Events Education Support About

Featured Car Club

June is Model A month at the Museum!

The Kansas City Automotive Museum presents Model As for the month of June! Stop by and see them before they are gone.

Thank you to the Northwest Missouri Model A Ford Club for providing the cars in our display. They have arranged a variety of body styles including a 1931 Pickup Delivery, a 1929 Phaeton (think 4 door convertible), a Coupe and a Fordor Town Sedan and more.



The Kansas City Automotive Museum is located off I-35 (Exit 220). Follow East on 119th street until you come to Strang Line Rd. Turn north on Strang Line Rd until you reach 116th street. The Kansas City Automotive Museum is located on the right side of 116th street.

We are North of AMC Studio 30 and East of the Olathe Dodge.

For more info on hours and admission, go to Kansascityautomuseum.com or call 913-322-4227

Museum Hours:

Monday Closed

Tuesday - Saturday 10am to 5pm

Sunday..... 12pm to 5pm



For Sale / Wanted To place an ad send your information to [swinkinhofer @Hotmail.com](mailto: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: 1928 Ford Model A Phaeton Right Hand Drive.
Contact: Jerry Schwaller (515) 201-5496 (CIMA 06/2018)

For Sale: Two Model A's For Sale! One is a 1929 Briggs four door, has a re-built engine with less than 1000 miles on it. The other is a 1929 Roadster with a re-built engine with less than 2000 miles on it.

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.

Contact: Dick Foote at 734-0152 or 686-2809 (ICTA 07/2018)

Famous Member!

The Kansas City Police Department recognized and presented a medallion this past June to four "old cops" who spent 30 years on duty and 30 years retired. One flew in from LA to be here.. That is the chief at the "Board of Police Commissioners" monthly meeting.



DUST-BOWL-JAMBOREE
PARKVILLE, MISSOURI
September 29, 2018

Vintage Car Display – Main Street
 7:30 a.m. to 9:30 a.m.

Pancake Breakfast – American Legion #318
 7:30 a.m. to 9:30 a.m.

Vintage Car Poker Run – Visit Five Platte County Parks
 Departs at 9:30 a.m.

Dust Bowl Open Jam Session – English Landing Park
 12 p.m. – 2 p.m.

Dust Bowl Jamboree Concert – English Landing Park
 2 p.m. – 5 p.m.

Bill and the Belles

The Matchsellers with The Breakfast Sides

Post 318
 Parkville, Missouri

www.visitPlatte.com

Parkville
 Missouri
 Main Street Association

Platte County Parks
 & Recreation

NORTHWEST MISSOURI

For more details and to register for Poker Run visit
www.dustbowljamboree.net

4 Speeds for Model A Fords
15 to 20% Swifter—Reduces Vibration Less Gas, Oil and Wear Repays Cost
 For passenger cars only. NOT an auxiliary—replaces regular transmission entirely. No alterations. Use shift lever as before—special slot for 4th speed. Overdrive like Graham-Paige, Chandler, White Prince, Moon and other advanced cars. Shift from 3rd to 4th, or 4th to 3rd *at any car speed.* Instructions included. Prompt shipment from factory stock in Muncie, Ind. Shipping weight 110 pounds. For easy payments use Order Blank on Page 64.

261Y 2366 —For Ford cars with multiple plate clutch.	\$59.95	
Cash Sale Price.....	\$59.95	
261Y 2399 —For Ford cars with single plate clutch. Cash Sale Price.....	\$59.95	
Easy Payment Price for either transmission.....	\$65.95	

Cash Price
\$10 DOWN
\$10 A Month

Spotlight on Advertisers:

Smithville American Legion Post 58 is active with veterans, the community, and the youth. This post supports many worthy projects, including The Clay County Veteran Court Program, 3 Missouri Veterans Homes (Cameron, Warrensburg & Union) in our region, Quilters for Veterans, our Post 58 Community Band, the Memorial Day Service, Veterans Day events, our Post 58 Honor Guard, Boys State, Girls State, Missouri Highway Patrol Cadet Academy, Boy Scout Campships, Student Leadership Camp, Christmas packages for overseas troops, , Honor Flight support, help to Veterans needing a hot meal and a lift, posting flags throughout downtown on Federal holidays, monthly dances, Blue Star Memorial Plaza Brick Program, and many more events and causes.

Modifications from the Get-Go!

Sherry Wink

It seems that from the very beginning, drivers wanted to add improvements to their Model A. The above ad is from a August 1929 Montgomery Ward and Co August sale catalog. The Model A is barely a year old and already you could buy a 4 speed transmission to switch out in it!

Per the ad, this was “Not an auxiliary—replaces regular transmission entirely. No alternations. Use shift left as before—special slot for 4th speed.” and “Shift from 3rd to 4th, or 4th to 3rd *at any car speed*” (italics as printed).

The ad claims “15 to 20% swifter, reduces vibration, less gas, less oil”...somehow I doubt those claims were anymore accurate back then than the ones we currently see claiming to save us gas mileage and provide more power. The world doesn't change too much, does it!

Many groups use this facility including the Women's Auxiliary, the Legion Riders, the Building & Parks Board, the Legion Members and of course, our club, the Northwest Missouri Model A Ford Club. For our club, use is paid for by the purchasing of our meals prior to each monthly meeting. Our club is not charged a additional fee for the use of the hall! This is an extremely unusual deal, and our club is very grateful for such a wonderful meeting place. Please remember this and do your best to participate by dining here before the meetings. And if you get a chance, check out many of the other events that the Legion sponsors throughout the year. They have a calendar on their Facebook page at www.facebook.com/SmithvilleAmericanLegionPost58 and all monies earned go toward their mission of supporting Veterans and the community.

As printed in the June 2018 “Ford Torque S.A”, the newsletter of the Modea A Ford Club of South Australia

Original Style 2 Blade Fan Warning

NOTE: Many folks in the hobby are unaware of the danger that lurks when running an original style 2 blade fan. If your car has one replacing it should be a priority to prevent bodily injury or damage to the car. The suppliers sell a replacement aluminium 2 blade fan that is well balanced and safe. (this is NOT an advertisement for suppliers and DONT post any, this is a safety issue that needs to be recognized by people driving their Model A)



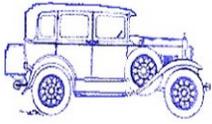
Courtesy of Mark Maron the Model A Restorers Club – Facebook 16 May 2018



Submitted by Ian Daly



Disclaimer: *The Model A Ford Club – South Australia Inc. cannot guarantee the correctness of technical information contained in Model A Torque and accept no responsibility for the consequences arising from the use of such information.*



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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.

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

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