



# The ROAD RUNNER



MAFCA Charter

MAFCA "Newsletter of the Year 2019, MARC "Award of Excellence" 2018

MARC Region

## Officers

President:	Junior Blakley
Vice President:	Larry Harding
Secretary:	Jody Layne
Treasurer:	David Silvers
Activities/Tours :	Jeanne Harding
Technical	Walt Jones
Concerns/Calling	Etta Ridgeway
Membership/Public Relations:	Mary Lou Matteson
Merchandising:	<b>Looking for volunteer!!</b>
Raffle	Glenda Dunlop
Newsletter/Webmaster:	Sherry Winkinhofer
Property:	Steve Talley
Director:	Loura Cook
Director:	Bill Matteson

## Birthdays

Myron Schmitt 01/02	Tom Stechmann 01/22
Nancy Hess 01/03	David Silvers 01/23
Nathan Spears 01/05	Arlo Hartman 01/24
Chuck Haber 01/06	Bill Skaggs 01/24
John Kunkle 01/08	Eldon Stamp 01/24
Sherri McIntyre 01/12	Gary Smith 01/28

## Anniversaries

Charles &amp; Karen Goodwin 01/10

## Monthly Meeting

**January 6, 2020**

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

## Board Meeting

**January 16, 2020**

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

**Big Burger, 4700 NE Vivion Rd**

**Kansas City, Mo. 64119**



## President's Comments:

My, look what year it is. Seems like yesterday we were looking at something called Y2K! Now we see it is 2020. What I think of is a year with a meaning of good vision ahead!

Let us all hang together and keep our club strong and healthy. Help bring new members in and if you have ideas, please let me hear them. As your President, I want to be a good listener. My telephone number is in the roster and on page 3 of this newsletter, so let me hear from you!

January is a cold and un-predictable month. If you have a warm garage, it may be time to do those adjustments, repairs, or anything needed while we wait for that first Shakedown tour!

And now, I want to look back on 2019. I want to thank all those who have served the club this past year. I just hope I pass muster with the skill of writing President's comments as well as Bill did. What a great job Sherry has done too. Wow, another award for the Road Runner. Great job with the books from Nelson. And we can't forget Mary Lou for doing the job that I'll never volunteer for, Secretary! Jody kept us out on the road all year!

And now I need to talk about the great Christmas party we had again this year! Thanks to all who set it up and organized this wonderful event! Everything was delicious, the music terrific, and it was such a pleasure to visit with everyone. I'm glad I wore my bib overalls to help on that expansion.

Looking forward to the meeting on January 6th. Merry Christmas and a Happy New Year to everybody!

Junior Blakley, President

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*Never be a prisoner of your past. It was just a lesson, not a life sentence.*

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## Editor's Comments:

As you can see from the contents of this newsletter, December was a big month! I was kept hopping all month, so I'm sorry this newsletter is so late! I wanted to get it out before Christmas, but a bad cold threw me off that schedule! But happy holidays anyhow, still New Years to celebrate!

I'm thrilled with my awards from my travels to California the first of the month! Who know when we bought our Tudor in 2007 the places that wonderful old car would take me, and what a big part of my life it has become. It was very odd to be at the National Awards Banquet and have so many people know my name and my work, both from the Road Runner, and the A-World Youth newsletter and of course, my newest adventure, the Era Fashion Committee. What a hobby!

It's a huge honor to receive the Newsletter of the Year award, I know they have 100's of submission each year to judge, and for our club to win is such an amazing accomplishment. Not just for me, but because it says we must be doing something right as a club to be able to keep our newsletter full. Hope to see you all next year to continue the fun!

Happy "A"ing  
Sherry Wink, Editor

Ever wonder what your Board does? Space allows me to include the minutes from the Board of Directors meeting from November:

## **NORTHWEST MISSOURI MODEL A FORD CLUB BOARD MEETING MINUTES**

**Woodneath Mid Continent Library, Liberty**

**November 21, 2019 7:00 p.m.**

**Attendees:** Bill and Mary Lou Matteson, Bill Skaggs, Sherry Winkinhofer, Junior Blakley, Walt and Mary Anne Jones, Steve Talley and Loura Cook, Nelson Young. Guest: Larry and Jeanne Harding, and David Silvers.

**President:** Bill Matteson welcomed members and recently elected 2020 board members: Vice President Larry Harding and Treasurer David Silvers, and Activities Director Jeanne Harding.

**Vice President:** Junior Blakley reported all the 2020 Board officer and appointive positions are filled, except for the merchandise director, with all looking forward to a great 2020.

**Secretary's Report:** There being no corrections, the October 17 Board meeting minutes as emailed were approved.

**Treasurer's Report:** The proposed 2020 Budget based on 2019 actual and projected final results was discussed. The proposed budget, showing income of \$3250.00 and expenses of \$4350.00, is attached as an addendum. **Motion by Bill Skaggs, second by Steve Talley, that the 2020 budget be submitted to the members for approval at their January 6 meeting.** Motion passed. Nelson reported the club's contributions, to Noyes Home, in memory of Joe Wishon, and to the Cameron Veterans Home Assistance League, have been sent.

**Activities:** Christmas party head count must be completed by November 24, so far we have 45 reservations. Nelson has mailed the requested advance deposit to the venue. Crew will meet at 9:00 a.m. on Dec. 8 for setup, door will open at 12:00, dinner at 1:00. Bill presented review list of 2019 tours and activities. Bill Skaggs reported June 27 date has been reserved at Weston Bend State Park for the Club 2020 picnic.

**Membership:** 33 have so far paid 2020 due. In lieu of mountains of accumulating paper, it was decided that only the two past years of members' renewal application forms will be retained for future record keeping purposes.

**Merchandise:** Mary Anne reported some difficulty with color selection in ordering club jackets. It was decided to ask members to help resolve the color selection question. In a discussion of merchandising, several board members offered that it would be well to develop an order form in the Road Runner for out items similar to that in MARC and MAFCA publications.

**Concerns:** An appreciation letter has been received from Noyes Home for Children regarding the Joe Wishon memorial.

**Technical:** Walt and Bill Skaggs discussed ideas on selecting helpful materials for the club's inventory of Model A maintenance subjects, including compiling a list of available "YouTube" programs.

**Property:** Steve reported that security issues with club property stored at the American Legion have been resolved. This being the case, Bill M. suggested permanently storing the corporate charters (Missouri, MAFCA, MARC) in the secure cabinets at the Smithville American Legion building, rather than in the hands of the person in the rotating secretarial position. **Bill made a motion to this effect, seconded by Bill Skaggs.** Motion passed.

**Other: Motion by Bill Skaggs, second by Sherry, to purchase \$100.00 gift card for Glenda Dunlop to offset some of her cost in preparing the monthly raffle items.** Motion passed. **Motion by Sherry, second by Loura, to purchase \$50.00 Gift Card for American Legion waitress Heather in appreciation of her year long service to members at the club's monthly meetings.** Motion passed.

Meeting adjourned: 8:20 p.m.

Respectfully submitted, Mary Lou Matteson, Secy.

### **MAFFI Newsletter Minute December 2019**

Thank you for your continued support of The Model A Foundation and of our museum, located on the grounds of The Gilmore Car Museum in Hickory Corners, MI. Through your membership and donations, we have been able to establish a world class museum exhibiting displays of vehicles, era fashions and memorabilia associated with the Ford Model A.

The Model A Foundation has built and outfitted the museum without incurring debt. Your donations and contributions have allowed us to manage the Foundation in this way. We have an Endowment Fund in which we have set a one-million-dollar goal with the interest to be used to cover annual museum operational expenses. We are about 93% of the way in achieving this goal. We ask that you consider giving a year-end gift to help us with our endowment objective and/or to help support our operations.

Your gifts allow us to continue supporting our hobby with one of the best museums anywhere in the world. Donations can be sent to: Model A Ford Foundation, Inc., PO Box 28, Peotone, IL 60468-0028

Thank you again for your continued generous donations!

Thank you, Marsha Quesnel, MAFFI Trustee



## Activities

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

### May 31, 2020 – June 5, 2020 – Regional Convention

Plain Ol A's Overland Park

### April 2-4th—2020 MARC Membership Meet

Plymouth, Indiana

<https://model-a-ford.org/calendar/>

Apr 2 – Apr 4 all-day

### June 21-26—MAFCA National Convention

Kerrville, Texas, Host: Alamo A's

<http://www.alamomodela.com/mafca-national-convention-2020.php>

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:**

Plans for the entertainment is still pending, but come on to the meeting, it will be fun, no matter what!

### **Wanted—Photos for the Directory**

We are planning on printing an updated Membership Directory early in 2020.

We need all members to do two things:

1. Please ensure we have your current information for the directory. I will have a copy of the roster at the January meeting you can review to ensure it all up to date.

Or you can email or mail me any needed info. We want to ensure we have correct address, phone numbers, emails, Birthday and Anniversary info.

2. Send me a picture to include with your info. If you are happy with the photo used for the last roster, no action is needed. If you want a different photo, no photo, or want to add one, please have it to me no later than the January meeting if you want it to be in the roster.

For best results, a head and shoulder shot will be need as the pictures will be black and white, and only about 1 or 1 1/2 inches big to fit in the available format.

Thanks!! Sherry Wink



**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.

### **Road Runner wins 2019 MAFCA Newsletter of the Year! And More Exciting Stuff!**

Sherry Wink

I recently had the opportunity to attend the MAFCA National Banquet in Claremont California. My trip had several components to it. The day before the convention started, I met as part of the National MAFCA Fashion Committee. This wonderful group is responsible for the MAFCA Fashion Guidelines and keeping it updated and correct as new information is discovered. We also promote the wearing of Era fashion as part of the Model A hobby. Check out our webpage on MAFCA.com. I've learned so much as part of this committee! What an adventure!

As part of this committee, I write fashion articles for the webpage. My first article was considered interesting enough to be submitted to be published in the Restorer last year, and to my surprise, I was awarded the "Era Fashion Literary Award" for 2019! I was notified in advance to allow me to travel to the convention if I hadn't already been planning to attend. I was thrilled I was able to be there to accept it in person.



What I didn't know was that I was also the winner of the **2019 MAFCA Newsletter of the Year Award!!** And as proud as I am of the Literary Award, the Newsletter award just blew me away. I work very hard every month on our newsletter and do my best to make it something worth reading. So to know that it was judged the best nationally makes me so proud. Proud of our club for being active that

I have so much to put in the paper, and thrilled to have that acknowledged at such a high level. I was surprised at the number of people I talked to at the convention who read our newsletter across the country. We have a great club, and I'm grateful to have had the opportunity to promote it all these years!

Since I was attending this event as a Fashion Committee member, I made a wall hanging and donated it to their raffle. I used Model A era patterns from the MAFCA pattern project as my subject. In this picture is one of my fellow fashion committee members Laurie Elliot and on the right is Helen Christensen, the lady responsible for the majority of the research and work done to get these patterns available. It was a delight to know that she enjoyed my work!



### **Deadline for the Next Road Runner**

**The 20<sup>th</sup> of the preceding month**

Email to [swinkinhofer@hotmail.com](mailto:swinkinhofer@hotmail.com)

Or mail to: Sherry Winkinhofer

1459 Woodland Ave

Liberty MO 64068

### **Club Contact Information:**

President Junior Blakley (816) 341-1389

All Officers: [nwmomodelaclub@gmail.com](mailto:nwmomodelaclub@gmail.com)

Publications: [nwmomodelaclub@gmail.com](mailto:nwmomodelaclub@gmail.com)

816-519-2630

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

Visit **[www.nwmomodela.com](http://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:

**[nwmomodelaclub@gmail.com](mailto:nwmomodelaclub@gmail.com)**



# Christmas Party December 8th—Arley Barley Barn

Sherry Wink

Photos by Fred Kiel, with a few from Jody and Sherry

46 members attended the annual Christmas Party in the newly enlarged venue. The atmosphere was warm and inviting and everyone seemed to have a wonderful time. The food was excellent and Bill and Mary Lou went all out on the wonderful dessert table again this year. Personalized sugar cookies from the club were at each place for table favors. The pictures tell the story better than I can, so check it out below!







The passing of the gavel (and crown) to our new President Junior Blakley!



A Roast of our outgoing president was received in good humor!



Our host and chef!



John Harmon was presented with the "Outstanding Member of the Year" award



Our photographer Fred Kiel at work!



Our entertainment was singer Del Sutton, local KC singer, song writer and educator who has a

voice of gold. He sang Christmas tunes and some of his own original songs worth dancing to!





## Mandalian Lusto Pearl Mesh Bags

By Sherry Wink

Metal mesh bags or purses were very popular in the Model A Era. While the most well know manufacturer was Whiting & Davis, who still make this type of bags today, there was another popular option. The Mandalian Manufacturing Company was started by a Turkish immigrant Sahatiel Mandalian who came to the US in 1890. He started by making jewelry, but by 1906, he started making mesh bags with a partner. In 1915 bought out the company and named it Mandalian Manufacturing Company. The metal mesh bags were often described as resembling the patterns of Turkish carpets.

Mandalian patented their "Luster pearl Finish" in 1927. This pearlized enamel coating was guaranteed to be chip resistant, and has stood the test of time quite well. Mandalian also had frames that were often more complex than the competition's. Here are some examples from a few era catalogs I have.



*S.G. Clausin & Co 1931 Wholesale Jewelry Catalog*



*L & C Mayers Company Jewelry Catalog 1930*

I haven't been able to identify where this recipe came from, I found it on Flickr, but it is identified as being from 1931 and for sure must be either from a Jell-O or a Hellmann's promotional recipe book.

### Molded Mayonnaise Salad

- |   |   |
|---|---|
| 1 package Lemon Jell-O<br>1 1/2 cups boiling water<br>1 tablespoon vinegar<br>1/2 cup Hellmann's Mayonnaise | 1 tsp salt<br>Dash of Cayenne<br>1 cup grated American Cheese |
|---|---|

Dissolve Jell-O in boiling water. Add vinegar, salt, and Cayenne. Chill until cold and syrupy. Place in bowl of cracked ice or ice water and whip with rotary egg beater until fluffy and thick like whipped cream. Combine cheese and mayonnaise, and fold into Jell-O. Turn into mold. Chill until firm. Unmold on platter on crisp chicory. Garnish with radish roses and gherkins. Serves 10.



### Brands We Still Know By Sherry Wink

Absorbine Jr. is made by W.F. Young, Inc. This company was founded by Wilbur and Mary Ida Young in 1892 in Meriden, Connecticut to market Absorbine Veterinary Liniment, which was developed by Mary.

Mary didn't like the harsh treatments that were commonly used on Wilbur's team of horses when they were sore and stiff from pulling heavy loads. She was an herbalist, and developed a liniment that was more effective with less pain and down-time for the horses.

Her liniment soon gained popularity with farmers for use on their horses, and soon stories began about farmers using the liniment on their own aches.

Absorbine Jr, named after their young son was then developed for use specifically for humans and was put on the market in 1903.





# Model A Mystery Part

## What is it?

Do you know?

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



Photo courtesy of Bratton's  
Antique Auto Parts

## Last Month's Mystery Part

This is a bell housing to transmission bolt set. It's a set of 4 bolts and lock washers to bolt the transmission up to the clutch housing.



Photo courtesy of Mike's A-  
Fordable  
Antique Auto

Did you know?

## Walt's Old Time Tech Tip

*This article was originally found in the December 2019 issue of Quail Call, the official publication of the San Diego Model A Ford Club, Inc. .*

### TECHNICAL TALK with Dave Francis

Hello everyone. A popular Model A modification to perform is the installation of a lightened flywheel coupled with a V8 clutch. The advantages of this combination are improved engine responsiveness (quicker engine acceleration/deceleration) resulting from the lighter flywheel/clutch assembly, as well as the enhanced high-speed performance and lighter clutch pedal pressure that is afforded by the V8 clutch pressure plate design. Unfortunately, as is often the case with vintage Original Equipment Manufacturer (OEM) parts, the "correct" 1935 - 1942 V8 clutch pressure plates are getting harder to locate. The replacement "V8 style" clutches that are often found on today's market, as Vince Falter (Ford Garage) will detail in his article below, are not ideal substitutes. I found Vince's article very informative, and I hope you as well enjoy his article.



This picture to the left, illustrates the difference between the Model A & B and later V8 Ford pressure plates.

\* this is the 15 pound pressure plate used on 1928-35 Fords



The 2.5 pound inch clutch disc, used on the 1929-42 Fords. The first ones in the Model A era had spoked hubs and did not have spring loaded centers.



Pictured to the far left is a Model A/B flywheel which has been cut down by Bill Stipe to 37 pounds. It uses the V8 pressure plate which Ford introduced in 1935 and which is centrifugally flyweighted.



Shown on the left is the inside of Bill's flywheel lightened for use with the later V8 style pressure plate.

Pictured to the right and below is the 1935- 42 V8 Ford 09A-7563 pressure plate used for updating Model A's and B's. This is the desirable pressure plate which has the adjustable fingers and centrifugal flyweights which enhance high-speed low effort operation.



**A word about pressure plates:** The whole point of converting to a V8 style pressure plate is primarily to get a reduction in the pedal effort. Unfortunately, most of the parts vendors today offer the 8N-7563 pressure plate, which is for the 8N series tractor.

Through the 8N can be fitted and will work, it is a poor choice. It is a heavy pressure plate with high spring forces, no centrifugal flyweights, and non-adjustable release fingers. It was intended for use in power transmission on a tractor, not high speed low effort operation on a car. It does not really offer much (any ?) driving or pedal improvement or net weight savings compared to a stock Model A set up.

For lower pedal effort, the preferred pressure plate is the Ford V8 car 48-7563 or 09-7563 pressure plate with flyweights, which were used on 1935-42 Ford cars. These are all 9 inch size and are also lighter weight than the 8N tractor pressure plates.

The weighted V8 pressure plate has flyweights which increase pressure on the disc as the rpm is increased, but allow the low spring force (pedal force) and easy clutch disengagement at low rpms and are easier to operate.

The centrifugally weighted plate is in contrast to the inferior 8N-7563 pressure plate typically sold by many Model A parts dealers and rebuilders.

You can find more related information on Ford Garage:  
Model A & B Stock & Lightened Flywheels  
Model A & B Crankshaft, Flywheels, Clutch rotating  
Model A & B Flywheel Ring Gears  
Model A & B Barrel Style Starter Drive Gear  
Model A & B Bill Stipe Machine Shop  
Bill Stipe's Specialty Motor Cams Web Site:  
[www.specialtymotorcams.com](http://www.specialtymotorcams.com)



## 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.

**Wanted:** 30-31 AA dual wheel, flatbed or just a cab & chassis.

**Contact:** Bob DeLay 810-653-7861, Davison, Michigan  
(NWMO 10/2019)

**For Sale:** 1930 Model A Coupe with rumble seat. \$16,500. This was Lee Felsberg's vehicle.

**Contact:** Randy Baker 816-261-2452 or Judy Baker 816-261-0018.

(NWMO 09/2019)



**For Sale:** 1929 Roadster—

Beautifully restored with rumble seat, green with black fenders and cream wheels. This is an older restoration, with a full set of side curtains, turn signals, Stone Guard, and Wind wings. Included is a trunk rack (with a partially finished professionally made trunk, if buyer wants it). \$12,000



**Contact:** Shirley Cormack 785-841-6033  
[kstrungkuy@yahoo.com](mailto:kstrungkuy@yahoo.com) (POA 11/2019)

**For Sale:** 1929 Tudor. New Paint, New Interior, Runs Great. \$12,500 OBO.

**Contact:** Dan Fischer @ (515) 571-0086. (CIMA 11/2019)

**For Sale:** 1930 Model A Tudor, reasonable price, driver, good condition, located in Springdale AR.

**Contact:** Bill Dewberry [chevyman49@yahoo.com](mailto:chevyman49@yahoo.com)

**For Sale:** 1931 Model A coupe, "1970s" paint restoration, solid body, runs, needs a horn, could use new wiring. \$15,000 OBO.

**Contact:** Sue Dreesman @ (319) 415-7725 (CIMA 11/2019)

**For Sale:** 1930 Ford Model A sedan, has been restored and is in great condition, considered a parade condition car. Runs great has always been stored in a private garage. Reason for selling is owner has moved to retirement center and kids are helping downsize the estate. Car is located in Omaha Nebraska. More pictures available upon request.

**Contact:** Terry at [Terrymkt@cox.net](mailto:Terrymkt@cox.net)  
(NWMO 11/2019)



**For Sale:** 1931 S/W Town Sedan, Restored by two Wichita Model A Club members years ago. Nice winter car, but I need to downsize. Call to see and negotiate.

**Contact:** Gilbert Adams . PH: 316-765-5127 (ICTA 12/2019)

### Winter Specials for Sale at Grandpa's Garage, DeSoto

12 Model A manifold heater covers, Choice \$30.00 and less, while they last.

8 Model A Horns ready to install, \$150.00 each

Approximately 50 old assorted jacks, \$5.00 to \$30.00

8 Model A jacks, one flip top

Also 10 original jack handles at \$15.00 each.

My building is under Contract of Sale. I am planning an auction in 2020. You can come now and buy your choice that you may not get at auction. Everything for Sale: Cars, Car Parts, Tools, Memorabilia and literature, etc. Come and browse. I still have 17 of the 29 cars for sale. Always open on Tuesday mornings or call to schedule an appointment.

Dean Weller 913-585-3326 Cell, 913-585-1313 Home - please leave a message.

**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 Heat-er \$45.00, 1- B-4235 Rear Axle 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.

*Your Ad Could Be Here!*



It's that time of year again! Time to renew your membership! Please fill out this form and submit it as soon as possible!



## Northwest Missouri Model A Ford Club Membership Application

[www.nwmomodela.com](http://www.nwmomodela.com)

<input type="checkbox"/> New Membership: <input type="checkbox"/> Renewal:			
Name:		Spouse/Partner:	
Address:			
City:		State:	Zip:
Home Phone:	Member Cell:		Other Cell:
Member Email:		Other Email:	
Month/Day of Birth:	Anniversary:	Month/Day of Birth:	
Allow information for club roster or handbook    yes <input type="checkbox"/> no <input type="checkbox"/>			
<b>Model A Information</b>			
Year:	Model:		
Indicate Condition:			
<input type="checkbox"/> Show <input type="checkbox"/> Restored <input type="checkbox"/> Being Restored <input type="checkbox"/> Drivable <input type="checkbox"/> Basket Case (but there's still hope!)			
Year:	Model:		
Indicate Condition:			
<input type="checkbox"/> Show <input type="checkbox"/> Restored <input type="checkbox"/> Being Restored <input type="checkbox"/> Drivable <input type="checkbox"/> Basket Case (but there's still hope!)			
<b>Membership in National Organization</b>			
<input type="checkbox"/> Model A Ford Club of America (MAFCA) <input type="checkbox"/> Model A Restorers Club (MARC)			
<i>National affiliation is strongly encouraged but not required</i>			
<b>Membership in other local clubs</b>			
<input type="checkbox"/> Members of Plain Ol' A's <input type="checkbox"/> Heart of America <input type="checkbox"/> Henry's A's <input type="checkbox"/> Other _____			
<b>Auto Insurance Requirements:</b>			
Owners of all cars must meet state mandated insurance requirements for vehicles. The Northwest Missouri Model A Club is not legally responsible for any expenses incurred due to accidents or injuries sustained in club sponsored events.			
Signature:			Date:
<input type="checkbox"/> Enclosed are my dues for membership year January 1 to December 31			\$25.00
<input type="checkbox"/> Enclosed are my dues for partial year membership (Prorated per month; check with the membership director)			\$_____
Please make checks payable to: <b>NORTHWEST MISSOURI MODEL A FORD CLUB</b>			
<input type="checkbox"/> Send Newsletter by US Mail		<input type="checkbox"/> Email attachment. Will save club postage	
Mail to:		NWMO Model A Ford Club Attn: Treasurer PO Box 34 Liberty, MO 64069	

# SMITHVILLE AMERICAN LEGION

NEW YEARS EVE Party

RING IN 2020 IN  
ROARING 20'S STYLE!

S

Dance to the Music of the OVERTONES

7PM: COCKTAIL HOUR/HORS D'OEUVRE- DOORS OPEN

8PM: AUDIENCE PARTICIPATION MURDER MYSTERY

9PM: DANCE WITH 14 PIECE ORCHESTRA

TICKET INCLUDES HORS D'OEUVRE & MIDNIGHT TOAST

RESERVED TABLES FOR 6 OR MORE - SEATING IS LIMITED

SINGLE - \$30/COUPLE - \$50

Call 816-532-8115 to Order Tickets

CASH BAR AVAILABLE

## 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.



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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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