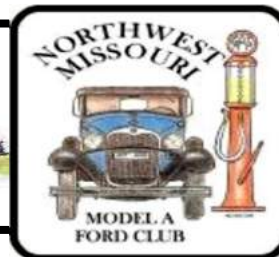


# The ROAD RUNNER



MAFCA Charter

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

MARC Region

## Officers

President:	Bill Matteson
Vice President:	Gil Wanklyn
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:	Laura Cook

## Birthdays

Larry Weigum	04/07	Mike Hoskins	04/22
Judy Delaney	04/10	Julie Parnell	04/23
Shane Gray	04/18	Tony Flieg	04/29
Bob Dunham	04/19	Charles Goodwin	04/29

## Anniversaries

John & Janice Kunkle 04/25

## Monthly Meeting

**April 1st, 2019**

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

## Board Meeting

**April 18th, 2019**

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

## Technical Meeting & Breakfast Club-KC

**Big Biscuit in Liberty**

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

## Technical Meeting & Breakfast Club-St Joe

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

## Ice Cream & Socializing

Every Saturday evening 6:00 PM

**Wendy's**

**Hwy 152 and North Oak St., KCMO**



## **President's Comments:**

The framers of our Model A Club constitution (bylaws) used a word we don't often come across: sociality. You'll find it in the purposes section that tells why we are organized, where it says: "to encourage a spirit of sociality through sponsored activities."

A little unusual, maybe, but a good word, sociality. It's defined as the quality or state of being sociable--the trait of people joining in groups to associate with one another for fellowship and fun. And the word is especially suited to our Club. Because what you hear when folk describe us is: "now, there's a bunch of helpful, friendly, sociable people."

So here we are, on the threshold of getting out and about in our Model A's. In fact, our sociable season is already underway. We owe thanks and attaboy to Activities/Tours Coordinator Jody Layne for two great events: an enjoyable February Valentine's Day Dinner and the early March trip to the Parker Carousel Museum at Leavenworth. Take a look at the merry-go-round pictures elsewhere in this issue or on our website (nwmomodela.com). You'll know what a great fun day that was.

Sociality? It depends on participation. See you at the next Club event???

Bill Matteson, President

*If at first you do succeed, try not to look too astonished.*

## **Editor's Comments:**

I'm excited about the touring season that is coming up! I hope the Old Lady keeps running well, but she might be overdue for a motor rebuild. I've been talking to trusted friends about the best way to proceed--i.e. just rebuild what's in her or purchase another motor to drop in, and then have the old one rebuilt over time. It's a hard decision, not sure what way I'm going to go yet!

But I hope to have her out and running for the April tours that Jody has planned. The tulip tour looks wonderful. It was rained out last year, let's hope the weather treats us better this year. And Jody is working hard to set up a photo-op with the Connie at the Downtown Airport. If the weather and other details work out, they plan on pulling out of her hanger and onto the runway, with our cars around. It would be a GREAT opportunity and I want to be there!

Please wear your hats for the Easter meeting! It's been a long time since we've had a hat day, it will be so fun. And also consider putting together an Easter basket for the contest. I've just picked out the stuff to put mine together. I plan on having it for the contest and then donating it to the raffle, to pass on the fun. I get the fun without all the sugar!

This should be a great year for new adventures, I hope you all plan on joining the Old Lady and me on the road for as many as possible!

Happy A'ing!

Sherry Wink, Editor

# NORTHWEST MO. MODEL A FORD CLUB MEETING

American Legion Hall, Smithville, Mo.

March 4, 2019 6:50 p.m.

**Greeter:** Sherry Winkinhofer

**Meeting opening:** President Bill Matteson opened the meeting leading the Pledge of Allegiance. He indicated the business meeting would be shortened to allow more time for the annual March Silent Auction.

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

**Treasurer Report:** Opening Balance as of Feb. 1, \$12,687.81; Income \$212.15; Expenses \$497.57; Ending Balance Feb 28, \$12,402.39. Motion to accept the Treasurers Report, by Sandy Hank, seconded by Clyde Pace. Motion passed.

**Activities:** Jody reported upcoming activities: March 9, Parker Carousel Museum, Leavenworth; (St Patrick's parade canceled from lack of interest); a combined March 23, Men workshop/Ladies Cooking Class at Richardson's, Weston, followed by Shakedown Cruise to lunch in Dearborn, with Lonie as coordinator; contest with prize, for best Easter Hat and Basket, with musical accompaniment, at the April 1 meeting; April 13, tour to Ted Ensley Tulip Gardens, Topeka. She has plans for a contest, beginning April 1, to reward activities participation, with recognition for winners at the 2019 Christmas party.

**Membership:** Lonie said dues payments continue to be received. He outlined plans for the March 23 Shakedown tour to Dearborn.

**Merchandise:** Mary Anne is available to take orders as requested. Feel free to contact her at any time. Members are encouraged to order and wear name tags as well as other items displaying the Club's logo.

**Concerns/Calling:** Etta reported on birthdays and anniversaries during March. It was good to welcome Sue Long and observe her progress in cancer treatment. Congratulations to Grandma Sherry Winkinhofer on the birth of Rosemarie.

**Technical:** Walt encouraged participation in workshop/touring activities as we move into spring.

**Newsletter:** The latest Restorer features a two page article entitled "One, Two Dress Up My Shoe" by Sherry Winkinhofer and photo of Bob Hess in his role as vehicle judge.

**Other:** President Bill said the club has received a letter from MAFFI expressing appreciation for our recent contribution to the museum's endowment fund. He mentioned MAFCA's free year's membership offer to new club members. He closed the meeting with a challenge for active bidding at the Silent Auction.

**Attendance:** 45 members, one guest.

Meeting Adjourned at 7:20 p.m. Auction concluded at 8:30 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



## Activities

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

### April 1st—Meeting—Easter Parade Day

At the regular meeting, wear your best Easter Bonnet or Man's Fedora  
For prizes and fun! More details below.

### April 6th—Shakedown Tour

Meet at McDonald's in Smithville at 10:00. We'll depart at 10:30.  
Lunch in Dearborn.

### April 13th—Ted Ensley Tulip Gardens, Topeka

Details below

### April 27th—Aviation Museum tour

Downtown Airport

Plans pending for a possible photo-op with the TWA Connie

### Platte City McDonald

Met at 10, leaving at 10:30

### May 19th—Cameron VA Home

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 0 10:30, lunch at 11:00

### 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 .

### June 22nd—Club Picnic

Details pending

### 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

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: LIVE MUSIC from guitarist Glenn Kesse!



Glenn's music spans from 40's thru 90's with specialty in 60's & Beatles. Glenn is a songwriter as well as a performer. He just recently released a CD of his own original songs. Glenn is also the proud recipient of a heart transplant less than two years ago. He enjoys promoting the importance of the organ donation programs.



### Easter Parade and Baskets

For our April meeting, please wear your finest Easter Bonnet or fedora and/or bring a decorated Easter basket. Join in the Easter Parade and win prizes! . It can be Model A era hat, or just a fun, festive chapeau celebrating the season! And for the Easter

Baskets, anything goes!

### 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 awards for attending meetings, driving your A, and attending club events and activities. Extra points will be announced for special activities during the year. For the April meeting, you can earn one additional point for participating in the Easter Hat parade!

This sounds like fun for all, please join in!

### Sunshine/Concerns (816) 719-9997

 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!

### Tulips at Ted Ensley Gardens in Topeka

Get ready for a spectacular new tour on Saturday, April 13th! (If it's raining this tour will not be rescheduled.) We will gather at 9:30am at "The Station" (a C-store & gas station) located at 15399 NW Brink Meyer Rd, Kansas City. This is on the southeast corner of MO Hwy 45 and I-435 just west of Parkville. We will depart at 10:00am, travel to Lawrence for lunch, then on to Topeka to view the gardens. Sign-up sheet and a map to our muster location will be provided at the April club meeting. This 37.5 acre garden area on the west side of scenic Lake Shawnee features a panoramic view of the lake and spectacular plantings in a beautiful and tranquil setting with meandering paths and seating areas. .



### 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 Bill Matteson 816-781-4936

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)



## Silent Auction 2019

Sherry Wink

Our silent auction was hampered by the extreme cold weather this year, cutting down on the number of members who were able to attend. But we still cleared \$820! That's a nice contribution to the treasury, to help fund this year's activities. A big thanks to all the members who brought and bought stuff!

A BIG Thank You to Best Battery in North Kansas City who again donated a battery to our auction! Their kindness is appreciated. When you need a new battery, please remember their support!





## C.W. Parker Carousel Museum Tour—March 9th

Sherry Wink

19 members joined us for this winter tour to Leavenworth. No one drove their Model A in the rain, but that didn't diminish the fun. It was a wonderful day, full of "ups and downs" and "merry go-rounds"! The private tour of the museum was fascinating, and none of us hesitated to climb on board when it was time to ride the fastest merry go round in the US! Lunch at the Steak House afterwards was delicious. I hope you were one of the lucky ones that took part in this great tour!





## Brooches and Pins

By Sherry Wink

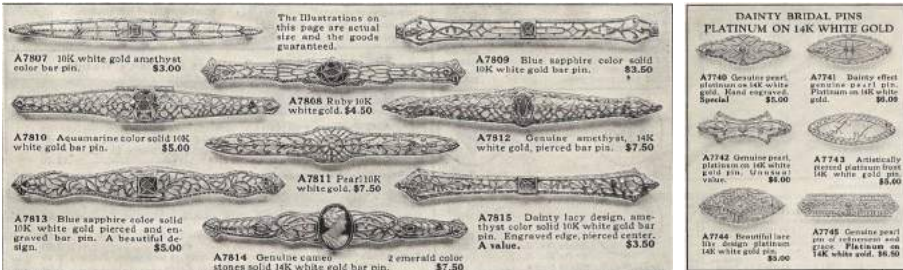
In the Model A days, pins of all sorts were extremely popular. There were circular, bow, cameos, scatter pins, and even figural pins such as animals and florals. While looking through Era catalogs, I have come across scatter pins, bridal pins (not sure why they are called that?), spot pins, sport pins, and even sweater sets (one large pin with two smaller matching pins).

As seen below, these pins came in all sizes, shapes, and materials. You could find platinum, gold, sterling silver as well as costume jewelry in rhodium and base metals. Diamonds and sapphires were found in the fine quality pieces, rhinestones and synthetic gemstones in the costume jewelry. Pins can also be found with pearls and jade, or enamel designs.

Here is a quote from one of the pages in the 1928 Baird-North catalog regarding the importance of pins: *"To add the necessary touch of elegance to her frock requires a jeweled pin or bracelet. From its place as simply a useful accessory, the decorative pin has become a most important detail of dress. It still performs the old function of enhancing the beauty of the person and adding distinction and dignity, but today it does more than that. The jeweled pin or bracelet, appropriately worn, form the last in the perfection of the completed costume."*



Illustrations from the 1928 Baird-North Catalog



This recipe is from a 1928 advertisement for Kellogg's All-Bran cereal. Any way they could promote to use their product sold more stuff. But it does look good!

## All -Bran muffins

- 2 Tbsp shortening
- 1/4 cup sugar
- 1 egg
- 1 cup Kellogg's All-Bran
- 1 cup flour
- 1/2 tsp soda
- 1/4 tsp salt
- 1 tsp baking powder
- 1 cup sour milk

Cream shortening and sugar, add egg.

Sift flour, soda, baking powder and salt.

To creamed mixture add All-Bran, then milk alternately, with dry ingredients.

Pour into greased muffin tins.

Bake in moderate oven (370) for 20 minutes.

Yield 12 medium sized muffins.



## Brands We Still Know

By Sherry

In 1870, Thomas Adams started experimenting with Mexican chicle (the latex like sap from the sapodilla tree) to try to make a substitute for natural rubber. While that project did not succeed, he did eventually mix up a batch of chicle chewing gum. At that time, chewing gum was made using paraffin. Adams sold his gum in tissue paper wrapped balls. It was so successful that he invented a chewing gum manufacturing machine in 1871 to keep up. In 1875, Adams marketed "Black Jack" gum, with licorice flavoring. It was the first gum to be made in sticks. In 1888, the company introduced the first vending machines in the United States to dispense their gum products. One of the company's most famous products, Chiclets was introduced in 1899. The hard candy shell was suggested by a candy salesman to make it work better in the vending machines.



1921 Ad

*Interesting note: Adams' experimenting was a business proposition with his houseguest at the time, the infamous General Antonio Lopez de Santa Anna—the man responsible for the massacre at the Alamo 34 years earlier. He was attempting to raise money to fund a revolt in Mexico. He didn't succeed.*



## Support the Model A Youth!

Most of you know that I am passionate about getting the next generation involved with our wonderful cars. So when this came across on the MAFCA Facebook page, I knew I had to share this wonderful project. This the ONLY Model A club located on a high school campus here in the US. They have restored a 1929 Model A Roadster and are raffling it off to provide funding for another new project. Here are kids learning hands on, greasy fingernails and all, on how to restore Model As. What a unique program. And what a unique opportunity to support a worthwhile cause. My theory is that even if you don't feel you have a strong shot at winning, it's still worth it to support getting these kids involved like this. \$100 is a little steep, but they are only selling 750 tickets, so that's much better odds than most raffles. And, yes, I've bought my raffle ticket! I hope maybe some of you might consider buying one too!

### Pasadena High School Model A Ford Club Car Raffle, 2019

The Pasadena High School Model A Ford Club (PHSMAFC) is restoring a 1929 Model A Roadster to be given to one lucky family on April 20, 2019. That's right! One grand prizewinner will own a beautiful roadster restored by the only model a club located on any high school campus in the nation.



*A Model A Roadster will find its new home in mere months*

PHS club members begin as early as the ninth grade, potentially enjoying four years of hands-on membership. Students, who early on could not identify a screwdriver or wrench, now eagerly operate power tools. They understand the elements of the Model A engine, its interior, while preparing the car's body in preparation for paint. Participation is equally strong among both boys and girls, however our president and vice president just happen to be female.



*PHS club members begin as early as the ninth grade enjoying four years of hands-on membership. Above students pose with the vehicle now being restored for its new home.*

#### We need your help

Our club receives no funding from Pasadena School District, or any assistance from MAFCA. We operate independently just as any other MAFCA chapter. We rely deeply on our friends and contributors to support our annual raffle and car giveaway. This is our only source of income.



*Students rebuilding a Model A transmission at facilities provided by our partner Pasadena Community College.*

Each contributor will receive one raffle entry per one hundred dollars (\$100.00) contributed. Our odds of winning are quite favorable, limiting our entries to 750. Cash prizes will also be awarded. Previously many purchased multiple tickets, and for your generosity we express our gratitude.

Please forward your tax-deductible contribution to: PHSMAFC, 1968 Lake Ave, Suite 101, Altadena Ca. 91001, phsmafc@gmail.com. Kindly include a stamped, self-addressed envelope along with your phone number and email address. Please print clearly.

The winning ticket will be drawn at our "oldies" concert scheduled to occur 4/20/2019, featuring the "Platters." Ticket information for the concert will be included with your return raffle entry. Talent for the Las Vegas quality show will be donated by some of the best performers of our time. Raffle winner need not be present.



*Students removing the engine prior to rebuild.*



## 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 Snyder's  
Antique Auto

### Last Month's Mystery Part

This is the lower grommet for the choke rod. It was used on all year Model As.

Did you know?



Photo courtesy of Mike's A-  
Fordable  
Antique Auto

## Walt's Old Time Tech Tip

Walt Jones, Tech Director

Found in the "The Nickle A News, newsletter of the Nickle "A" Region of Wisconsin

### Tire Mounting!

By Tom Endy

Mounting a new set of tires can sometimes be difficult for Model A owners as it is not normally something you want to have done at the tire store. Modern day tire stores will likely damage the paint and the hubcap on a Model A wheel while using their tire mounting apparatus. In most cases installing new tires is a do it yourself task.



To make the job easier I built a simple mounting board to place the wheel on while pushing the new tire on. The board is made of 3/4" plywood 44" long and 21" wide. There is a border 1&1/2" wide nailed around the bottom edge. Two plastic "milk carton" containers fit nicely under the board and will easily support my weight along with the wheel and tire. A 9" hole is cut in the center and the surface is covered with carpeting. The wheel is placed on the board with the hubcap facing down into the 9" hole.



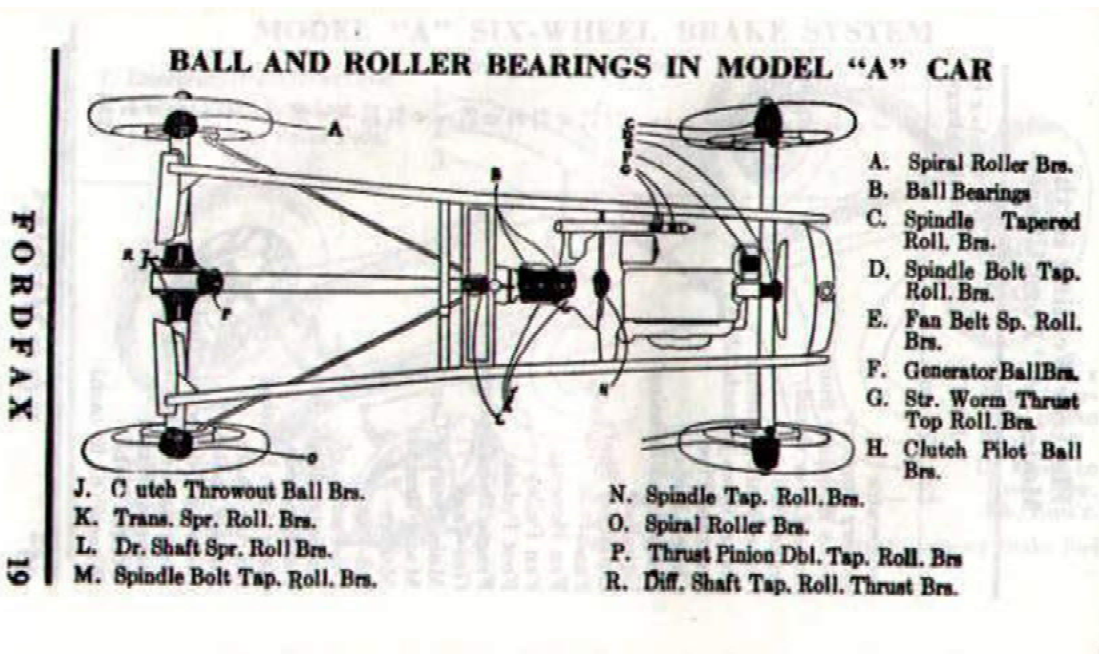
To make the tire slide on the rim easy, obtain a large can of baby powder. Liberally sprinkle the powder on the inside of the tire and especially around the bead. Coat the inner tube with powder as well.

It is easy enough to put the tire on the rim, but the hard part is to get the bead all the way around the rim once the inner tube has been installed. This is done with the heel of my foot. I stand up on the tire and work the bead into place with my heel.



## FORDFAX

Found this scan on Ahooga.com. Does anyone know any history about the "Fordfax" book or catalog? From this and other scans from the same book, it has some fascinating stuff in it, but I couldn't really track any dates or other info down on it.







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

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

**For Sale:** 1930 Model A Ford 5 window coupe, rumble seat, barn find, mechanically restored, parade and show ready \$20,000 or make offer.

**Contact:** Richard Dahms 816-390-8103

**For sale:** Platform (flat) bed for 1930-31 AA truck. 80" wide-105.5" long. Wood is gone. \$150.

**Contact:** John Kunkle (913) 426 2460 (NWMO 11/2018)

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

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

**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)

**For Sale:** Slick running & looking 1928 Model A Tudor, Brewster Green, Very Good condition. All original with electric turn signals and wipers added. Asking 15,000.

**Contact:** Lee Huett 816-528-4625.

**For Sale:** Model T or Model A Windshield to sell. It is in good condition. Tonganoxie, Kansas'

**Contact:** Hallie Moore 913-710-8017 (POA 02/2019).

**For Sale:** 1930 Ford Model A 4 door sedan, all original- I am the fourth owner - it was purchased new in Granite Falls, Mn. Phil Wright - has restored / maintained since I have owned it. Price - fair price for both parties, Edgerton, MO

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

**For Sale:** 1930 Ford Model A Cabriolet 68B. Blue with Black wheels and White top. Good condition. \$25,000.

**Contact:** Pat Rist @ (515) 204-6518 (CIMA 06/2019).

**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).

## A's Out and About



Lyman was invited to bring his 1929 Model A Ford Roadster to the Kansas City Car Show at the Convention Center.



Jody drove her Model A in the Brookside Saint Patrick's Day Parade. She was eagerly recruited to move to the front of the parade to provide transportation for a City Council candidate. According to Jody, "it was a hoot!"

## MAFFI Newsletter Minute March 2019

It's a bird! It's a plane! No, it's a **Penny Machine!**

In an effort to give our visitors to the Model A Museum an inexpensive souvenir to take home, we are installing a Penny Machine. I am sure that you have seen these in various tourist locations where you place \$.50 in the machine plus a penny and the machine cranks out a pressed souvenir of its place of interest. The trustees of MAFFI have chosen to invest in one of these from the Penny Press Machine Company in Little Canada, MN. The machine will have an oak base and will be representative of appropriate décor for our museum. In place of the conventional crank, it will have a Model A Steering Wheel to press the penny out. Our Museum Logo will be on the back and the customer will have the choice of 4 different cars for the front of their coin. We hope to have this in place and operational by April of this year and our goal is to enhance the experience of our museum visitors (similar to our interactive How to Start a Model A) and our growing audience. The Model A Museum is the most visited museum on the Gilmore Campus. If you haven't been there recently, come see what's new! Our displays change frequently. Make your plans now to visit during Model A Day, September 21<sup>st</sup> for the *full experience*. Ride the AA Stake Bed Truck People Mover, see the sights, and get your Penny Souvenir!



An interesting ad found in a 1929 Western Auto catalog:

**Air Cleaner**  
 For Model T Ford Cars With Holley Vaporizers and 1928-29 Model A Fords  
 Save overhauling, save repairs, prevent dust grinding away rapidly the pistons, rings, pins and cylinder walls, add years to the life of your car. Try one 30 days, see the amount of grit it has kept out of your motor and then if you don't want it return it to us and we will refund your money.  
 D6013—For Holley Vaporizer (Illustrated) (Wt. 1 lb.) **1.95**  
 A5183—For Mod. A 1928-29 Ford (See page 116) ... **.95**



**A - Z Model A Parts - Zanes**

Ron and Sondra Kester, Owners  
 787 Central Street  
 Glade, Kansas 67639  
 Phone: 785-543-6729  
 e-mail: 2officegirls@ruraltel.net

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[www.mikes-afordable.com](http://www.mikes-afordable.com)



*Specialising in 1928 - 1931 Model A Ford Parts*

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

For more info, contact us at [nwmomodelaclub@gmail.com](mailto:nwmomodelaclub@gmail.com)





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## RETIREMENT PLANNING – IS SOCIAL SECURITY ENOUGH FOR YOU?



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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. 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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