

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

Sandy Skaggs	08/01	Sandy Hank	08/10
Nelson Young	08/06	Bill Auch	08/19
Sandi Shaw	08/07	Eddie Griggs	08/19
Terry Richardson	08/07	Rebekah Canales	08/24
Etta Ridgeway	08/09	Mary Lou Matteson	08/31

Anniversaries

Kenan & Rebekah Canales	08/02
Nelson & Lanell Young	08/04
John & Janice Harmon	08/20
Larry & Virginia Weigum	08/27

Monthly Meeting

August 6th, 2018

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

Board Meeting

August 16th

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 Hardee's in Liberty** ★
914 S 291 HWY #400, Liberty, MO 64068

President's Comments:

What a wonderful summer this has been! Our club has enjoyed so many fun outings, parades and picnics. Participation in the events and outings has broken all records in spite of the temperatures rising hot enough to bake a cake outside. Most of us are thankful for the air conditioning, but we had some brave souls who drove their A's in some blistering heat going to Boonville! No sissies in this group!!

We can look forward to coolin' off a little with an old-time Ice Cream Social on August 25th at my house. Everyone's invited to come enjoy sittin' in the shade with homemade ice cream and every kind of topping, cakes and cobblers and good fellowship. I hear we might even have some entertainment provided this year!?! Come enjoy the day with us.

Summer in Missouri isn't particularly conducive for A'-ing, but back in the day, both the cars and the drivers were much tougher and hardier than most of us are today. Pictures of the dust bowl era prove that. AND....speaking of the dust bowl era, we've got the perfect finale for the summer coming up...our very own Dust Bowl Jamboree on September 29th!! And with that, entertainment, pancake breakfast, raffles, and a vintage car poker run! Thanks to Doug Scott, Jim Spawn, and a host of other folks, this will undoubtedly be the biggest event of the year! Be sure to get your entry sent in and tell all your friends to c'mon and join in the fun. Check out the rest of the Road Runner for all the details.

Loura Cook, President

Age doesn't matter unless you're a cheese.

Editor's Comments:

I finally got the Old Lady out for a run this month. I tell you, this moving process is for the birds, no time at all this year for fun stuff! But we both enjoyed the outing in spite of the heat. We went to Shawnee Town 1929 museum and I played Clara Ford for their Time Travelers program. I spent most of the morning giving kids (and their parents) rides in the Old Lady.

The biggest fly in the ointment was my starter stopped starting! But I parked on a small hill and there was always someone willing to give her little shove, so it all worked out. I think one mom had more fun getting to help push start an old car than she did riding in it! But I'm sure memories were made. It was so much fun, I'm doing it again in August. This time I hope without the mechanical issues!

The Old Lady is making some clanks and bangs I don't think she should be making, along with the starter issue, so as soon as I'm back in KC, I'm calling Terry for help. It's good to know I have friends that can help me keep this great old car running. I've said it before and I'll say it again, I'm no mechanic! But I love being a part of the Model A club and being able to keep her on the road too. Thanks everyone!!

Happy A'ing

Sherry Wink, Editor

NORTHWEST MO MODEL A FORD CLUB MEETING

American Legion Hall, Smithville, MO

July 1, 2018 7:00 p.m.

Greeter: Bill & Mary Lou Matteson.

Meeting opened as President Laura Cook recognized new member Myron Schmidt. After Pledge of Allegiance, Bill Matteson introduced Doug Scott and Jim Spawn. Doug and Jim presented an informative and entertaining review of conditions in the Midwest during the 1930's Dust Bowl/Recession era. With Club members' assistance, they demonstrated the workings of an antique car Poker Run and explained our Club's role in the September 29 Parkville and Platte County event.

Secretary Report: Motion to approve minutes of June 4th meeting as printed in Road Runner, by Bill Skaggs, seconded by Jim Spawn. Motion passed.

Treasurer Report: Opening Balance \$12,184.64; Income \$631.00; Expenses \$610.40; Ending Balance \$12,205.57.

Motion to accept the Treasurers Report, by Gary Smith, seconded by Lura Scott. Motion passed.

Old Business: Laura presented a Certificate of Appreciation to Milt Hessefort for his leadership and instruction at the January Restoration Workshop. Laura reported Terry Richardson will have custody of items used for recent Springfield car games and maintain an inventory of such for future record keeping.

Activities: Our Model A's will be participating in parades at Parkville and Cameron on the 4th of July, Gary Smith will be in charge of the Cameron parade and Doug will lead the Parkville parade. Doug reported the Warm Springs/ Arrow Rock tour was a success with no breakdowns; the Antique Car Tractor and Engine Show, Lathrop, June 14-17, went well, as did the Club Picnic, Tryst Falls, June 23, where 37 were in attendance. Thanks to the many leaders in making these events successful.

Concerns/Calling: Etta reported the passing of member Edward Ernat. She said a sympathy card had been sent to his wife, Marilyn. Etta said get well cards had gone out to Doug Scott and Charlie Ishmael, "Thinking of You" cards to Gerald Calder and Ron Anderson, and July/August birthdays and anniversaries noted.

Closing comments included appreciation to all leaders and participants in what was a busy spring and early summer calendar of tours and activities...and notice that a less heavy schedule of events will be scheduled during the coming weeks of hot summer weather.

Attendance: 60 members

Adjourned 8:05 p.m.

Respectfully submitted by Mary Lou Matteson.

Grandpa Drives a Model "A" **T-Shirt available from MARC**

Check out this great Youth t-shirt available from MARC. It comes in Navy and Royal Blue. in Youth sizes XS, S, M, L & XL. \$14.00 go to model-a-ford.org to order!



New Polo Shirts available from MAFCA

Navy Blue "I LOVE MY COUPE" Polo Shirt with pocket. Preshrunk Cotton/Polyester. I LOVE MY COUPE on the front and large Coupe on the back. Now also available for Pick-ups, Tudors, Town Sedans, and Victorias!



\$24.95, check MAFCA.com for sizes and more info!

Pictures Needed!

We'd like to set up a new game for an upcoming meeting. Whose up to the challenge?!



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!



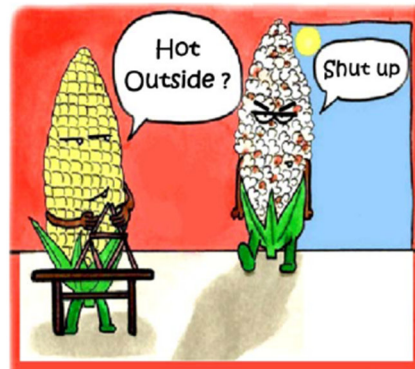
NORTERRE™

Open Invite—Norterre, a new facility in the Northland is having a grand opening celebration.

SATURDAY, AUGUST 4TH. This include an antique car show, to which all club members are invited! Live Music, Dance Performances & D J

- Liberty North Marching Band & Antique Car Show
- Giant Jenga & Checkers
- PRIZES
- Big Screen movie in the Park at Sunset: "The Greatest Showman"

And lots more stuff going on! Sounds like fun close to home for a lot of us-check it out! For more information, contact Amy Steinbeck 816.479.4793 or amy.steinbeck@norterre.org



Doug Scott found this in the August Dallas Club's "Quail Tail" Newsletter and thought we all might enjoy a good laugh!



Activities

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

August 25th—Ice Cream Social

Loura Cook's Place
See below for details!

September 29th—Dustbowl Jamboree, Parkville Missouri

Vintage Car Display, Pancake Breakfast
Vintage Car Poker Run, Concert and Jam Session!
See poster on page 9 for details

September 10th—Rescheduled Monthly Meeting due to Holiday!

Hold the Date!

December 9th—Christmas Party

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!

Come listen to Charlie Pautler - Museum Director of Shawnee Town 1929 Museum. He will be sharing his extensive knowledge about Charles Lindbergh.

Don't miss it!

New Member Info!! Please Update your Roster

Myron and Donna Schmitt
1018 N. Morse Ave.
Liberty, Mo. 64068
Home phone; 816-781-5790
email: schmitt2@kc.rr.com

Correction from last issue !!

Please correct to
Shane and Meghan **Gray**

August Ice Cream Social!



Coming up on August 25th at 1:00, the club will be holding our third Ice Cream Social. This event will again be at Loura Cook's place, at 7880 NE Bacon Road, Cameron Missouri.

Bring some dessert or toppings and come on up and join us for some home cranked ice cream (Yes, the stuff made with the ice and salt around it), and down home socializing!

Call Loura for any questions or more info at 816-632-1776.

Much Appreciated!



President Loura Cook presented a Certificate of Appreciation to Milt Hessefort for his leadership and instruction at the January Restoration Workshop.

With Sympathy

Edward Ennat, long time member passed away June 4th, 2018.

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



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: nwmomodelaclub@gmail.com
Publications: nwmomodelaclub@gmail.com
816-519-2630

Visit www.nwmomodela.com today!

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



Lyceum Theatre in Arrow Rock & Warm Springs Ranch Overnight Trip

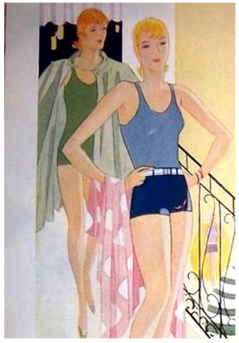
The pictures tell the story!





Swim Suits

Sherry Wink



A 1930 Jantzen ad that promoted "fit, style, and athletic smartness".

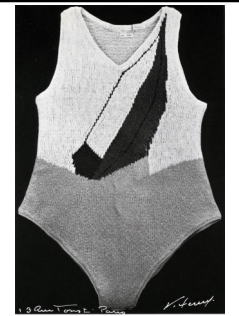
Swim suits in the Model A days were going through a transition period. Just a few short years ago, beach police were jailing women for showing too much leg. By the late 20's, suits were sleeveless, and moving up the legs. The beginning of the modern one piece can definitely be seen in these styles.

*Girls, when they went out to swim,
Once dressed like Mother Hubbard;
Now they have a bolder whim,
They dress more like her cupboard.*

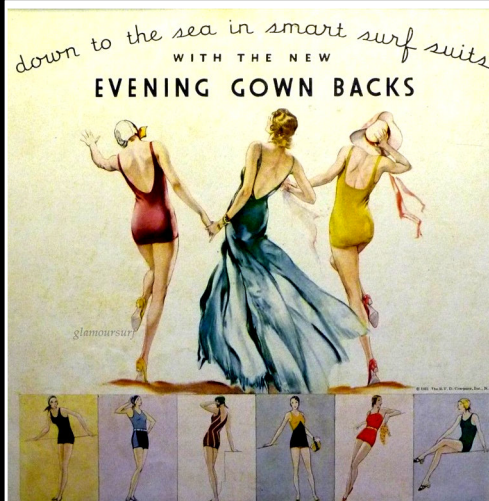
Found in the Automobile Digest January 1929



This 1929 Bradley's ad shows a variety of the styles available, including the new V straps. .



Famous designer Elsa Schiaparelli designed bathing suits in 1928. This one was sold by Saks 5th Avenue. The design is a stylized sailboat.



In the early 1930s the backs of bathing suits began to show more skin and reach towards the waistline. 1931 Ad.



This 1931 suit shows a little peak-a-boo at the waist line!



In 1931, Jantzen gave women the option of tanning sans lines by introducing The Shouldaire. Rubberized yarn was combined into the fabric to give the swimsuit a stretchier feel, while a "molded fit" defined the bust line and helped the swimsuit stay put.

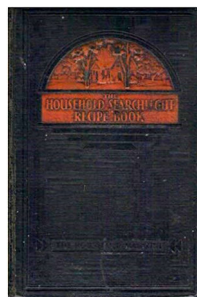
Going with our beach theme, here's a recipe from the 1931 Searchlight Recipe Book, published in 1931 by Household Magazine which as headquartered in Topeka, Kansas. The book is filled with recipes from readers of the magazine, as well as staff of the publication, who cooked and baked and tested all the concoctions within. An early precursor of "America's Test Kitchen," the editors of the cookbook describe The Household Searchlight as "a service station conducted for the readers of The Household Magazine"

Fish Chowder Recipe

- 1 Tablespoon lard or bacon grease
- 2 cups shredded cooked Salmon
- 1 cup diced potatoes 1 small onion, diced
- 1 cup cooked tomatoes 2 cups broth
- 1 Tablespoon butter Salt & Pepper

Melt 1 Tablespoon of lard/bacon grease in a large saucepan over medium heat. Sauté onion until slightly browned. Add potatoes, tomatoes, broth, and butter. Bring to a simmer, cover, and simmer until vegetables are tender.

Season with salt & pepper to taste. Add in salmon, heat thoroughly, and serve.



Brands We Still Know

Jantzen bathing suits are still top of the line today. John A. Zehntbauer and Carl Jantzen founded the Portland Knitting Company in 1919 in Portland, Oregon. They produced sweaters, woolen hosiery and other knitted goods. In 1913, the company was asked to provide a rowing suit for a local rowing club. Further requests and refinements eventually led to a one-piece garment of pure wool designed by Carl Jantzen that became the prototype for the rib-stitch swimsuits that were first produced in 1915 under the Jantzen name.

Jantzen's Diving Girl logo made her appearance in advertisements in 1920, wearing a daring red suit, stocking cap and stockings. In 1921, the company began the first company ever to call their product a "swimsuit" instead of a "bathing suit". They started using the tagline "The Suit That Changed Bathing to Swimming" in 1923 and added the Diving Girl logo to the suits.

Interesting note: The Diving Girl were available as decals that showed up on automobile windshields across the country. In 1924, the registrar of motor vehicles in Boston determined that the silhouette of a bathing girl was too distracting and banned the decals from cars in the interest of safety.



A 1931 Ad

Model A Mystery Part

What is it?

Do you know? For "Bragging Rights",
email nwmomodelafordclub.com!



Photo courtesy of Snyder's
Antique Auto

Last Months' Mystery

Part

This is a Gear Shift Boot Steel Retainer, used on early 1928 cars only. This is a 5" diameter steel ring that holds the gear shift boot to the floor board. Did you know?



Photo courtesy of Bratton's
Antique Auto Parts

Walt's Old Time Tech Tip

Walt Jones, Tech Director

Trouble shooting tips for Model A Fords " NO SPARK"

By Jon Hasler, as found on MAFCA's facebook page

In the past few months, I noticed some of the members were having difficulties with the electrical system of their treasured cars. This is not at all uncommon for any eighty plus year old vehicle to have happen from time to time.

I myself over the years have had electrical failures on my various Model A Fords and I thought I would pass along some personal experiences that may help the shade tree mechanic get to the root of the problem as quickly as possible. My background for this trouble shooting comes from my electronics experience and training regarding electrical circuits and I use this practice for my trouble shooting for mechanical problems as well.

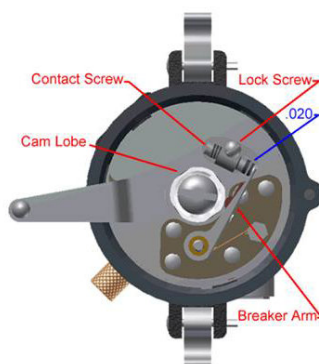
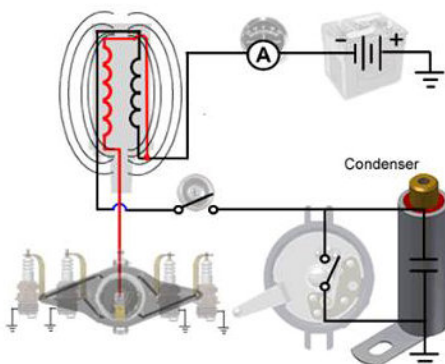
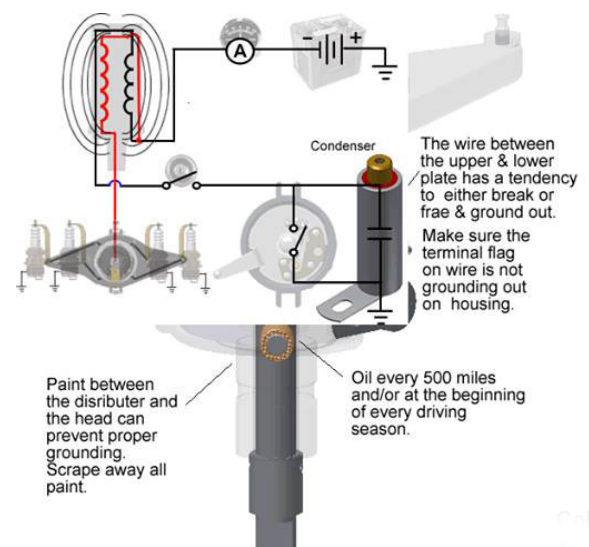
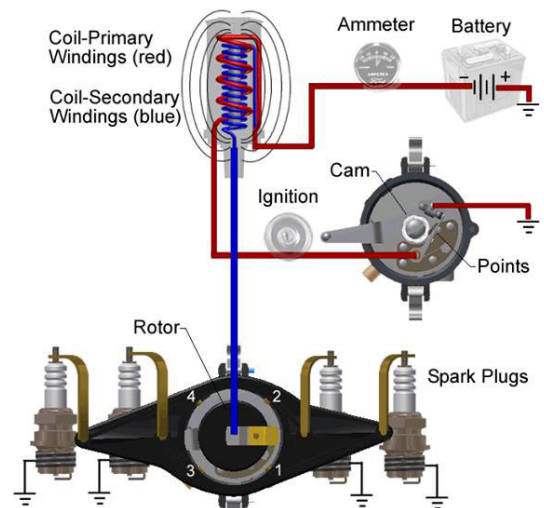
For instance, if you do NOT have any spark from your coil wire to ground when you turn your engine over while your key is on, there is a quick way to see if the trouble is in your wiring, dash, ammeter or safety fuse by simply turning the ignition switch on and either putting a voltmeter (or a six volt test light taillight bulb with one terminal grounded to the engine) to the terminal on the coil which is supplying the voltage from your ammeter.

If you had a dead shorted coil, the coil would blow the safety fuse and you would have to remove the wire from the coil and replace the fuse. If you have 6 volts positive ground on that terminal, it illuminates the switch, terminal box, safety fuse and ammeter and wiring up to the coil and now your troubles lie in a defective part in the distributor or the wire that feeds voltage to the distributor from the coil.

If voltage is at the coil on the input then the next logical step is to pull the threaded lead out of the distributor and check if voltage is present at the terminal that is insulated in the center of the lead. No voltage means an open coil.

If voltage is present you will probably be checking for a short in the distributor by the points terminal, checking the lower plate wire is attached and the short proof condenser that may have shorted out regardless of what they are called when writing about them. (Remember a condenser can't read.)

By taking these three steps, it can reduce your diagnostic time substantially. Again, I am not a mechanic, I am just a guy who has scraped his knuckles with the best of them and bumped his head against a wall time and time again. Soconsider the source and here's hoping this will help someone in the future when they experience "NO SPARK"





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
Contact: Richard Dahms 816-390-8103

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

For Sale: 1928 Ford Model A Phaeton Right Hand Drive.
Contact: Jerry Schwaller (515) 201-5496 (CIMA 06/2018)

MAFFI Newsletter Minute

As you can imagine, by now arrangements are set for this year's Model A Day at The Gilmore (Saturday, September 15th). This year we are pleased to announce six Model A seminars as part of the events planned. Much work has been involved in preparing material from our fellow Model A hobbyists. Three of the seminars are focused on more technical aspects, including Model A Glass, Model A Wood and Model A Front End Alignment. We also have seminars that address other areas of interest including Shopping on line for Era Fashions, Preparing Your Model A for Touring and tips and ideas regarding Buying and Selling a Model A.

Model A Day at our Model A Ford Museum at The Gilmore offers many opportunities to see a variety of unique and award winning Model A's and to learn more about the Model A through interaction with other hobbyists and through planned and organized seminars. We hope you will join by attending Model A Day on the Gilmore Museum grounds located in Hickory Corners, Michigan.

Sincerely,
John Begg, President

Dunn Simplex Oil Filter

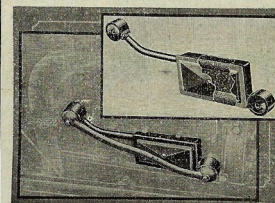
I found this Era accessory in the January 1929 issue of the "Automobile Digest" magazine.

It states that it can filter one gallon every 10 minutes, through "filtering felt". It was supposed to catch "metal cuttings" and "sand and road grit" to prolong the life of your oil and protect your polished bearing surfaces.

Just in case it plugged up, it had a by-pass to resume the regular flow of oil. I wonder how you knew it was really ever working then?

Oil Filter for the New Ford

THE Dunn Simplex Oil Filter for Model A Ford Cars is an efficient unit that allows the overflow oil from the valve chamber to percolate through a receptacle packed with filtering felt which catches and holds the minutest particles of sediment. It is claimed to have a capacity of one gallon every ten minutes, cleaning the oil several times every hour the engine is in operation.



Such oil, it is pointed out, may be used much longer than unfiltered, and in the saving thus effected, the Simplex soon pays for itself. In addition, engine life is prolonged by removing metal cuttings, sand and road grit from the oil, which would otherwise act as an abrasive when carried by the oil to the polished bearing surfaces of the engine. Should the filtering medium become clogged or inoperative, the oil by-passes the unit, resuming its regular course through the oil return pipe, as though the filter was not in place. The filter is cleaned every five thousand miles, which is a simple operation. They are packed one in a carton and priced attractively. Address the Dunn Mfg. Co., 87 Main St., Clarinda, Ia., for complete details and selling information.

Spotlight on Advertisers:

Mike's Model A-Fordable Model A Parts

Mike's has been supporting our club with advertising since our club began selling space in 2008!

Mike immigrated to the USA in 1990 from South Africa. Within a short period of time he was heavily involved in Model A Restoration and in 1992 started "Mike's "A" Fordable", located in Maysville Georgia.

The staff at Mike's is made up of himself, his wife Kay, two daughters Angela and Kelly, and son-in-law Erich (Kelly's Husband). Mike's stated goal at Mike's A-Fordable is to create an environment where it is a pleasure to be with family all day and give our "A" customers the friendliest service possible. I love the fact that on the contact page, it starts out with a thank you, then adds "If we can be of service to you please contact us. A real person will answer the phone at Mike's and we will respond quickly to email requests", then ends with another thank you! I personally can attest to the fact that they are helpful and prompt!

Mike's has also become known for "Grandfather's Day", a celebration of Model A's and friendship, held every First Saturday in June. It's a car show for the "grandfather of car" (our model A's) and usually has a BBQ sponsored by Mike's.





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

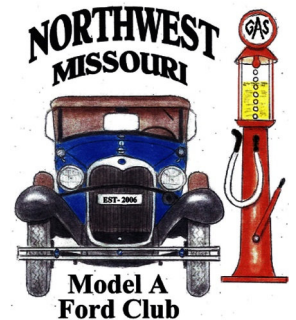


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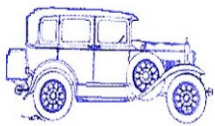
For more details and to register for Poker Run visit

www.dustbowljamboree.net



Pictures from the
Independence Day Parade
in Parkville.

I know there were several
other parades our
members participated in
that day—send me your
pictures!



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Those Who Served**

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COAST GUARD

Smithville American Legion Post 58

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Smithville, Missouri 64089

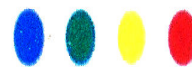
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"HAVE AN 'A' DAY"



Michael Butcher

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email: mike@mikes-afordable.com

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 For more info, contact us at nwmomodelafordclub@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. 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.

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