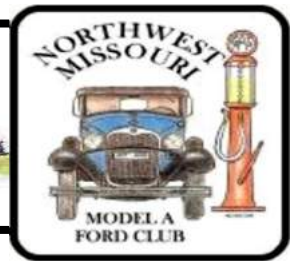


The ROAD RUNNER



MAFCA Charter

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

MARC Region

Officers

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

Birthdays

Kenan Canales	12/06	Donna Schmitt	12/19
Pat Lawlor	12/06	Bill Matteson	12/23
Mary Anne Jones	12/10	Linda Canida	12/28
Kimberly Shannon	12/12	Bob Martin	12/30
Donna Dunham	12/16	Steve Talley	12/30

Anniversaries

John & Jody Layne	12/04
Gary & Rosemary Smith	12/19
Ray & Brenda Meyer	12/24

Monthly Meeting

No Regular Meeting in December!

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



Christmas Party December 8th

—see page 3 for details

Board Meeting

December 19, 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

Big Burger, 4700 NE Vivion Rd

Kansas City, Mo. 64119

President's Comments:

In my Army days nearing the end of your run was "being a short timer", or, "figmo." In the political game you're a "lame duck." The guys at Wednesday morning breakfast have seemed overly eager and more direct about my status: "Matteson," they say, "it's time for you to go." I appreciate the reminder, but, why must they seem so pleased?

Anyway, let me sum up. This year as President has been an enjoyable time. There is hardly room, here, to thank all who have helped guide me along the way, I'll do that, personally, as time allows. Thanks to the board for the diligent way they attended to business. Thanks to every member for supporting the club and its activities. And thanks to all who learned--but were patient and silent---about how inept I am doing anything mechanical about our Model A. (Especially Charlie Ishmael, who gave me a two week course in brake repair; Steve Talley, who rewired the headlights; Walter Jones, who rebuilt the horn!)

It has all been a great learning experience. One I'll use in supporting Junior and his talented leader group as they take us through 2020. Thanks for the ride. Merry Christmas and a Happy New Year!

Bill Matteson, President

A clear conscience is usually the sign of a bad memory.

Editor's Comments:

I can't believe I am just finishing my one hundred forty-fourth newsletter! I believe that is a full gross, right? When I started as the Newsletter Editor in 2008, I didn't even think about how long I would be serving in this position. I once met a lady editor at a convention in Wisconsin that told me that she had been doing the job sixteen years. At the time that seemed unbelievable. Now, not so much, I could see that possibility. I guess time will tell!

Another thing that surprises me is the fact that I still haven't run out of things to write about. I know that much of the newsletter is of current events of the club, but there is also quite a bit of room for the history and memories of the Model A Era. And the more I learn, the more I realize there is to find out. I open a newly acquired magazine and go "huh, I didn't know that!", or open a catalog and go "I'll be doggoned, I've never seen that before!". I've learned so much over the years and yet I happily anticipate my next discovery, usually made when I'm searching for filler for the next Road Runner. I have a whole stack of magazines and catalogs in the corner of my hobby room and every time I open one, I could get lost for hours.

It's a great hobby that so many facets to it, history, art, fashion, and friends, and don't forget the car! There is so much that is wrapped up in this great hobby we call Model A-ing. I'm so glad it found me!

Happy "A"ing
Sherry Wink, Editor



NORTHWEST MO. MODEL A FORD CLUB MEETING
American Legion Hall, Smithville, Mo.
November 4, 2019 7:00 p.m.

Greeter: Jody Layne

Meeting opening: President Bill opened the meeting by declaring this to be the club's annual meeting, per by laws. He invited all Veterans to stand for recognition in observance of November 11 Veteran's Day and then led all in the Pledge of Allegiance.

Secretary Report: There being no corrections, the October 7 minutes, as printed in the November Road Runner, were declared approved by unanimous consent.

Treasurer Report: Opening Balance as of October 1, \$12,887.34; Income \$1,197.28; Expenses \$100.00; Ending Balance \$13,984.62 Motion to accept the Treasurer's Report by Terry Richardson, second by Jody Layne. Motion passed. President observed that, based on the financial report at 11 months, the year end comparison of income to expenses should be neutral if not slightly income positive. He said the 2020 budget would be ready for presentation and approval in January.

Vice President: Junior Blakley presented the nominating committee's candidates for 2020 officers as: President Junior Blakley, Vice President Larry Harding, Secretary Jody Layne, Treasurer David Silvers.

President Bill asked for additional nominations for each position from the floor, finding none, a Motion to elect the committee's nominees by acclamation, was made by Ray Meyer, seconded by Nelson Young, Motion passed unanimously.

Activities: Jody Layne noted the Nov. 2 Ladies Tea/ Men's Garage Day was well attended and enjoyed by all, as were the Fall Foliage tours. November 11, 100-year anniversary for the "Leavenworth Veterans Day parade"-- meet at McDonalds, at 8:30 a.m., to join other area clubs for the event. Sign up sheets available for Christmas Party, December 8, with attendance and meat selection needed by November 24. Cost of the event at Arley Barley Barn is \$25.00 per person.

Membership: Lonie reported 47 members in attendance. He reminded that this is the time for 2020 membership dues payments.

Concerns/Calling: Etta sent sympathy card to Myron & Donna Schmidt on the passing on their granddaughter, a single mother of small children. She also sent Get Well cards to Mary Anne Jones and Mary Lou Matteson. She recognized the November Birthdays and Anniversaries, wishing all Veterans "Happy Veterans day" and everyone a Happy Thanksgiving.

Technical: Walt reported the board has voted funding for purchasing additional education material (literature, videos) regarding Model A's for use by members. He asked for ideas on materials to purchase.

Newsletter/Website: Editor Sherry will receive MAFCA'S Fashion Literary Award at its meeting in December. She is recognized for her promotion of period fashion through her creative writings in the Road Runner.

Other: Bill Skaggs said the Weston Bend State Park will be the site for the club's picnic in 2020. He has reserved the shelter there for June 27. Laura Cook reported conversing with descendants of the original owners of our Phillips 66 gas station at the Lathrop fairgrounds. The family has some original artifacts from the McFall station they plan to donate.

In a demonstration of community spirit at the Christmas season, the board recommended a donation of \$150 to support programs for residents at the Cameron Veterans Home provided by the Cameron Veteran's Home Assistance League. Motion by Tony Flieg, seconded by Jody Layne. Motion passed.

Raffle: Sherry McIntyre was the lucky recipient of the raffle's \$25.00 gift certificate. Glenda thanked all for a successful raffle year.

Attendance: 47 members. Meeting Adjourned at 7:40 p.m. following a special musical offering by Jim Spawn and his Model A Troubadours

Respectfully submitted by Mary Lou Matteson.

MAFFI Newsletter Minute November 2019

In an effort to keep our museum exhibits new and different, we have appreciated our association with NATMUS (National Automotive and Truck Museum) in Auburn, Indiana. They have been willing to use several of our Model A Trucks and service vehicles in one of their exhibits and have made several improvements to display them. This has opened up areas in our museum to bring in newly donated vehicles and to showcase others. Dave Yarde who is one of our Trustees is also the Executive Director of NATMUS and we appreciate his willingness to work with us on this effort. Also a special thank you to Randy Czubko and his grandson Tyler, Stan and Mary Sorrels, Greg Fish, Jerry Morrissey and Lou Ironside for their help in the move.

If you haven't been to NATMUS, you should make it a destination. It is well worth seeing and it is adjacent to the Auburn Cord Duesenberg Museum which also has an amazing showroom of beautiful cars.

Your continued support of MAFFI through your membership and donations is always appreciated. If you haven't renewed your membership for 2020, please go to our website www.affi.org and renew using PayPal or download a form and pay by mail.

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".

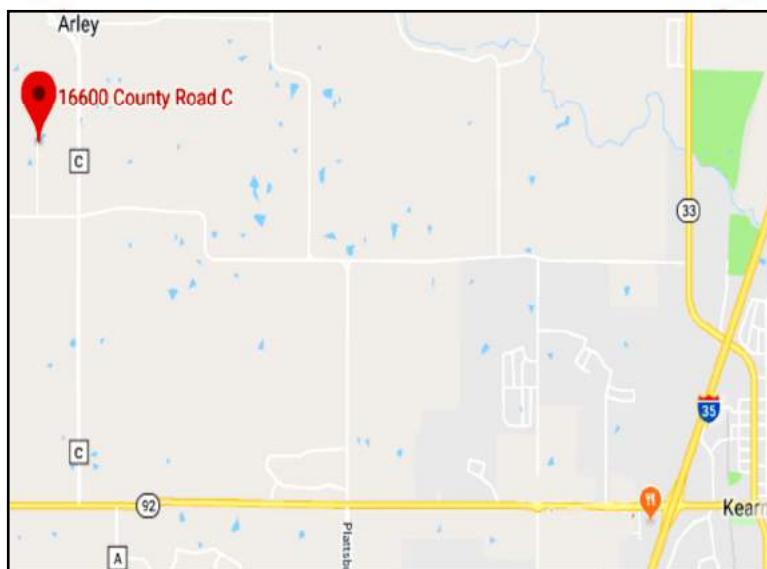
December 8th-Christmas Party
See below for map to event

May 31, 2020 – June 5, 2020 – Regional Convention
Plain Ol A's Overland Park

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:

No meeting in December-see you at the Christmas party!



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!



Election Results:

President Junior Blakley
Vice President Larry Harding
Secretary Jody Layne
Treasurer David Silvers

Welcome to the new Officers for next year! And THANKS for stepping up! This club couldn't continue to be successful without your contributions.

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, 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 needed 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!!

Deadline for the Next Road Runner **The 20th of the preceding month**

Email to swinkinhofer@hotmail.com
Or mail to: Sherry Winkinhofer
1459 Woodland Ave
Liberty MO 64068

Club Contact Information:

President Bill Matteson 816-781-4936
All Officers: nwmomodelaclub@gmail.com
Publications: nwmomodelaclub@gmail.com
816-519-2630

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

Visit www.nwmomodela.com today!

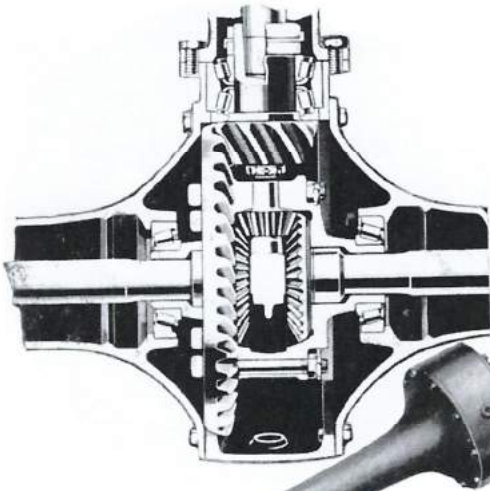
Please mail any info, pictures, questions & suggestions to:

NWMO Model A Ford Club
PO Box 34
Liberty MO 64069

Or email:

nwmomodelaclub@gmail.com

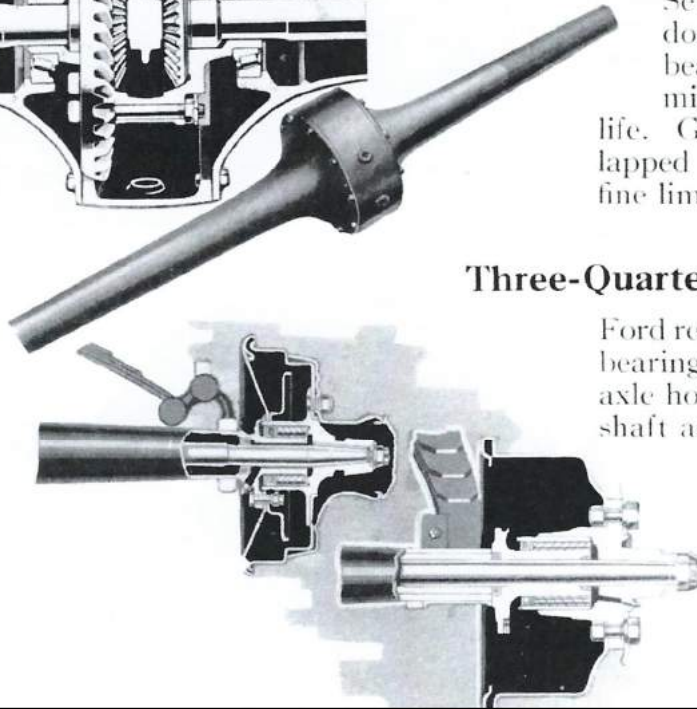
Ford Axles Designed for Strength



Model A Axles

The front axle of the Model A car is heavy drop forged steel of I beam design for additional strength. The rear axle is of the spiral bevel gear, three quarter floating type.

Seven roller bearings with a double tapered roller thrust bearing are used to minimize friction and give longer life. Gears are matched and lapped and machined to very fine limits.

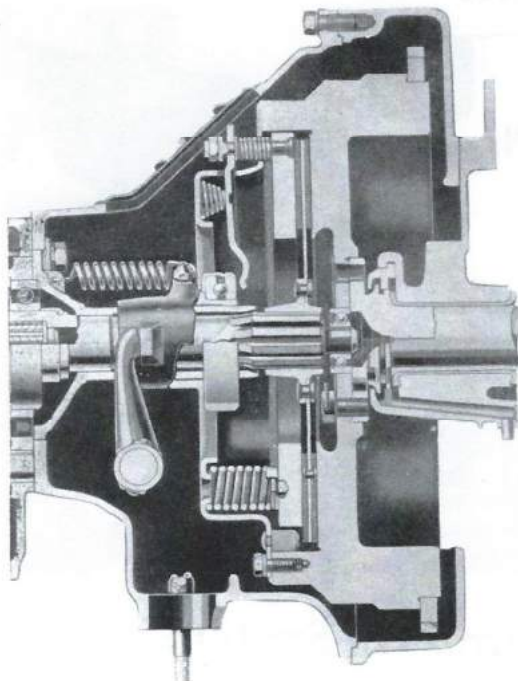


Three-Quarter Floating Shafts

Ford rear wheels revolve on roller bearings on the outside of the axle housing, rather than on the shaft as with the semi-floating axle. The housing carries the load. This relieves the shaft of tremendous strain, leaving it free to use its full power to turn the wheels.

A few excerpts of the information found in the "Fordex Data" manual, a replication of the Ford sales training book offered in 1930.

Dry Plate Clutch Gives Best Results



Heavy duty, long life, single plate.

Twelve heavy springs and high pressure exerting 1200 pounds pressure on pressure plate compensate for wear on friction facings and make adjustment unnecessary.

Asbestos disc facings of large area.

No slipping.

Balanced to 2/10 of one ounce inch.

Clutch squeals eliminated by ball throw-out bearing.

Seven ball bearings in clutch and transmission reduce friction and make operation easier.

**Fordex
Data**

Ladies Tea/Men's Garage Day

By Sherry Wink

Our gathering on November 2nd was a wonderfully fun event at John and Jody Layne's new home. We had a total of 14 ladies take part in the fun. 14 guys also showed up for the downstairs activities. The ladies upstairs were served a beautiful tea luncheon with tea sandwiches, mini quiche, and an assortment of homemade goodies on the dessert buffet. There was plenty of assortment to choose from and lots of visiting taking place too.

Downstairs was chili dogs and chili! The guys talked Model A in John's new shop, which took up the entire basement. I don't know what they covered down there, but I hear they had fun!

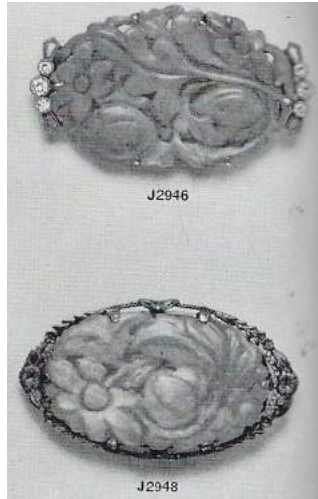




J2931—Pine genuine seed pearl brooch of simple but effective design. 14Kt. white gold mounting. \$5.00



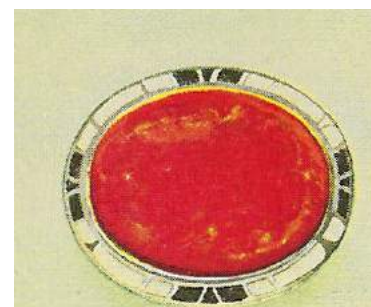
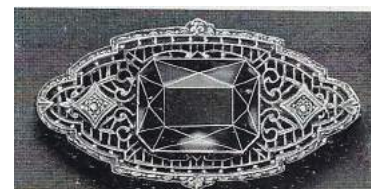
Sterling silver, Chromium finish. Non-tarnishable. Fine brilliant stone in basket setting. Very effective and beautiful design in artistically pierced easy filigree mounting. Safety catch. Priced very low. No. 5353B Each. \$6.00



Pins and Brooches

Ladies in the Model A era wore pins and brooches. A LOT of different styles of pins and brooches. Someday I'll write a more detailed article, but today, here are a variety of pins that I have found in era catalogs, just to show you the variety out there. There are rhinestones, pearls, platinum and diamonds, stones, filigree, bar pins, cameos, jade, enamel, and these are just a few examples.

"Pins" are the general category for this type pieces of jewelry, and "brooches" are a specific type of pin. So all brooches are pins, but all pins are not brooches. Most of the jewelry on this page would be classified as brooches.



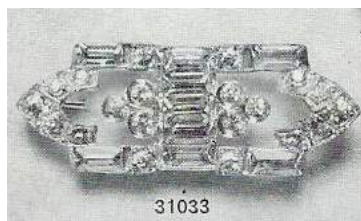
9086—Brooch pin, stone set in combination with genuine Viennese enamel border, safety catch, non-tarnishing chrome finish. \$2.65 ea.



1349—\$9.50



1332—\$11.00



31033



32205E
Genuine Hand Carved Brown and White Cameo Brooch in setting of Sterling Silver. Platinum-like finish. Pierced open-work border. Has Safety Catch. \$3.50

This recipe is from a 1929 Crisco Advertisement. for (yes, you guessed it) Spiced Baked Fixed Flavor Star Ham. Apparently this meant the ham was cured and processed in such a way that the flavor was consistent for any ham you bought. Seems this was always the case with other lesser brand hams!

Criss-Cross Apple Pie

6 large apples sliced thin
1 tsp cinnamon
1/2 cup sugar
1/2 tsp nutmeg
1/8 tsp salt
1 tbsp flour
1/2 cup brown sugar
2 tbsp Crisco



Line pie-plate with pastry. Brush with melted Crisco to prevent soaking. Place a layer of apples in crust, sprinkle with part of mixture of dry ingredients. Dot with bits of Crisco. Proceed with similar layers until crust is filled, ending with sugar mixture and Crisco on top. Cover with narrow pastry strips to form lattice crust. Bake in hot oven (450 °F) for 10 minutes, then reduce heat to moderate (350°F) and bake until filling is done.

ALL MEASUREMENTS LEVEL: Recipes tested and approved by Good Housekeeping Institute.

Brands We Still Know By Sherry Wink

Fels and Company was founded in Baltimore in 1866 by Lazarus Fels and his son Abraham. This original company ultimately failed.

The family moved to Philadelphia, where Joseph Fels, another son, started working for another soap company. Joseph bought out that company and renamed it Fels and Company of Philadelphia. He also brought in two of his brothers as partners. In 1893 Fels and Company bought part interest in an experimental laundry soap using a naphtha solvent.

In 1894, Joseph developed and marketed Fels-Naptha soap. It's active ingredient was benzene solvent, which cut through grease and stains quickly. This became the company's most popular product.



FELS-NAPTHA

1931 Ad

Interesting note: Fels-Naptha is often used as a home remedy to treat poison ivy.

Model A Mystery Part

What is it?

Do you know?

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



Photo courtesy of Mike's A-Fordable

Last Month's Mystery Part

This is a "Throw out Bearing Fork."
This is the fork that is pinned to the clutch shaft and is located inside the bell housing.



Did you know?

Photo courtesy of Bratton's Antique Auto Parts

Walt's Old Time Tech Tip

*This article was originally found in the December 2019 issue of The **Tale Pipe**, the official publication of the Tyler Texas Model A Ford Club. .*

Battery Primer: How to Maintain Batteries for Reliability

Mark Barrett

While I will admit, I know little concerning car batteries, I do understand a little about electricity. After experiencing issues with my batteries, I decided to do a little reading. Here is what I found. The batteries we use in our Model A's are the wet flooded, lead acid type first developed in the 1880s. They have changed little since then except for the modernization of the materials used to construct them.

The type we use are made primarily of plates of lead and lead oxide with a sulfuric acid and water solution in a plastic case. This solution is called electrolyte, which causes a chemical reaction that produces electrons. Lead acid batteries do not produce electricity. They can only store a charge from another source. This constant cycle of charge and discharge has a narrow range of requirements for the battery to operate at the highest, most efficient level. The size of the battery plates and amount of electrolyte determines the amount of charge the lead acid batteries can store. We can't control the size of our battery, but we can control how we maintain and charge our batteries to optimize their lives.

There are many issues that can drain your battery and affect the life. Batteries that sit too long between charges and batteries stored without some type of energy input are probably the biggest culprits to decreased battery life. This is due to the amount of driving time (meaning charging time) our cars receive. A common lead acid battery typically loses 4% of its charge each week when it sits idle. Without a full charge, this deficit slowly eats away at your battery's maximum capacity. Also, "deep cycling" a battery without an immediate recharge will shorten its life. Examples of this are trying to start a stubborn car or letting a parasitic drain discharge the battery without fully charging it back to its capacity.

An incomplete charge does not reactivate the entire electrolyte, resulting in sulfation. This is a deposit that forms on the lead plates that acts as an insulator instead of a conductor inside the battery. Excess heat and cold effect batteries as well as a low electrolyte level and parasitic drains. Proper maintenance can help eliminate many of these problems.

Maintenance is an important issue in the longevity of the battery. The battery connections should be clean and tight to give the best electrical connection and to eliminate the chance of any corrosion forming that would interfere with the flow of electricity. The battery should be cleaned with a baking soda and water solution if the dirt and corrosion are light. If the corrosion is heavy, you may need to remove the cables and wire brush the mating surfaces of the cable ends and battery posts. The electrolyte level also needs to be above the plates inside the battery. Be careful to not overfill or splash when checking the level or filling. Checking that your generator

output is correct ensures the battery is receiving its proper charge. For daytime driving that most of us do, 8 amps (7.2 volts) will be sufficient to charge the battery, while night driving with headlights requires 12 amps (7.5 volts). If you do some of both types of driving, 10 amps would be the sweet spot.

The most accurate method of testing your battery is a measurement of specific gravity of the electrolyte and battery voltage. To measure specific gravity, use a temperature compensating hydrometer. To measure voltage, use a digital D.C. voltmeter. In order to accurately test your battery, you must fully charge and then remove the surface charge. Remove the surface charge by letting the battery sit for a few hours or by turning on the high beams for a couple of minutes. The results of your testing should be as follows:

State of Charge	Specific Gravity	Voltage	
		12V	6V
100%	1.265	12.7	6.3
75%	1.225	12.4	6.2
50%	1.190	12.2	6.1
25%	1.155	12.0	6.0
Discharged	1.120	11.9	6.0

hydrometer readings should be as shown on the chart and should not be more than .05 difference between cells. Digital voltage readings should be as shown in the chart. When in doubt about battery testing, you can call the battery manufacturer. Many batteries sold today have a toll free number to call for help. Just because you've validated the generator output, doesn't mean you are charging your battery back to capacity. The length of time needed to charge the battery depends on the amount of discharge. The key is to replace the energy you have used immediately.

What I've learned is that short hops through town, or tours with many stops, do not allow a full charge on a battery that has been sitting for a few weeks and has had a few starts. I've started to use an electronic trickle charger to bring the battery up to the full charge while sitting at home. Regardless of how you charge your battery, as electricity flows through the water portion of the electrolyte, H2O is converted into its original elements, hydrogen and oxygen. These gasses are very flammable and are the reason your batteries must be vented outside. Gassing causes water loss and therefore lead acid batteries need to have water added periodically. If you don't monitor your water level, irreparable damage can occur. So, take care of your battery to maximize its life, and your investment. You don't want to discover your battery is dead just before a tour, or worse, get stuck somewhere with a dead battery. If you get stuck, you'll be a prime candidate for the Edsel trophy!



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.

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: Two Model A's

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
kstrunkguy@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: 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)

Your Ad Could Be Here!

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

Contact: Bill Dewberry chevyman49@yahoo.com

For Sale: Grandpa's Garage - DeSoto, Kansas Dean Weller is listing most of his cars for sale, including: 4 Model T Fords, 9 Model A Fords, 3 Chevrolets, 2 Buicks, 2 Cadillacs, 1 Lincoln, 1 Edsel, 1 Crosley, 1 Dodge, 1 DeSoto, 1 Star, 1 Freeway. Please call for an appointment - Open Tuesday, Friday, and Saturday

Contact: Dean Weller 913-585-3326/913-585-1313

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
(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)

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 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.



THE INDIANAPOLIS HEAD
FOR SPEED—POWER—MILES PER GALLON
WE MAKE EVERYTHING FOR RACING AND SPORT CARS
Overhead Valves for Dodge, Ford, Maxwell, Chrysler, Chevrolet.
Racing Bodies, Radiators, Speedway Bodies, Wire Wheels,
Crankshafts, Axle Shafts, Special Race Cars.

We Make 2 to 1 Rocker Arms
for the Chevrolet
for More Speed and Power

\$1000.00 worth of improvement at a small cost,
FORD, DODGE or CHEVROLET

THE NEW INDIANAPOLIS BODY
Latest Design to Fit Your Ford

Write for Literature (free) to MORTON & BRETT, Indianapolis, Ind.

DEAL DIRECT WITH THE ENGINEERS AND MANUFACTURERS



An ad found in the
January 1929
Automobile Digest
Magazine, a publication
directed toward dealers
and mechanics.

It's that time of year again! Time to renew your membership! Please fill out this form and submit it prior to December 31st.



Northwest Missouri Model A Ford Club Membership Application

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"/>			
Model A Information			
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!)			
Membership in National Organization			
<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>			
Membership in other local clubs			
<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 _____			
Auto Insurance Requirements:			
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: NORTHWEST MISSOURI MODEL A FORD CLUB			
<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	

Club Videos

Did you know the club has videos they can loan out? Walt has recently got approval to add a few new titles to this list also. There are also a few specialty tools available as well. Check with Walt Jones if you want to borrow any of these:

Model A Museum (A Stroll Through the Museum)
Replacing Your Model A Ford 1930 Pickup Roof
Rebuilding Model A 2-Tooth Steering
Installing Flat Head Ted's Brake Floater Kit
Setting Your Model A Ford Engine Bearing Clearances
How to Stop On a Dime
Radio in the Model A Days
Old Time Cars Parkville Parade July 4 2014
2000 Model A Hill Climb, Weston MO
2011 Lathrop Antique Car, Tractor and Engine Show
Road Side Troubleshooting
Carburetors and Carbohydrates
Gennin' Along with Lloyd & Floyd
Fahrenheit fright
Biography" Henry Ford—Tin Lizzy Tycoon



A few tools that might be of help:

Spoke straightener
Spider removal tool
Gas Gauge Removal Tool

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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J. GRASON
Helping Make Retirement Dreams a Reality!

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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