www.nwmomodela.com February 2020





MAFCA Charter

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

MARC Region

Officers |

President: Vice President: Secretary: Treasurer: Activities/Tours: Technical Concerns/Calling Membership/Public Relations:

Merchandising:

Raffle

Newsletter/Webmaster: Property:

Director: Director:

Junior Blakley Larry Harding Jody Layne David Silvers Jeanne Harding Walt Jones Etta Ridgeway Mary Lou Matteson Looking for volunteer!!

Sherry Winkinhofer Steve Talley Loura Cook Bill Matteson

Glenda Dunlop

Birthdays

Larry Harding	02/01	Malcolm McIntyre	02/07
Melissa Spawn	02/02	Raul Salmon [°]	02/13
Vicky Roseberry	02/03	Sylvia Donius	02/15
Clarence Lawson	02/05	Lanell Young	02/27
Jeannie Salmon	02/05	Ŭ.	

Anniversaries

Bill & Sandy Skaggs	02/14
David & Sharon Silvers	02/18
Pat & Kay Lawlor	02/20
Ron & Belva Carson	02/23
Michael & Linda Owen	02/28

Monthly Meeting

February 3, 2020

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

Board Meeting

February 20, 2020

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

Technical Meeting & Breakfast Club-KC Big Biscuit in Liberty

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

> Technical Meeting & Breakfast Club-St Joe Every Monday 8:00-10:00 AM Hy-Vee 201 North Belt Highway, St. Joseph

Ice Cream & Socializing Every Saturday evening 6:00 PM Wendy's at Hwy 152 and North Oak St., KCMO

President's Comments:

Got up this morning and saw the first snow of the year. Without a snowblower, meaning I had to shovel the driveway. Also, is that fog in January? My father always said, "Fog in January will freeze a dog to death in May." So let's see if we have a cold May! Hopefully, that won't change any spring events for our club. What it may prove is that learning from the past has led to improvement for the future; like Model T to Model A to V8 Ford etc.

And on the subject of improvement, the need to have more Garage Days has been brought up. Terry Richardson has volunteered to host one in February at his place. The subject would be on motor repair work. Now I would like to see at least six garage days this year and for our ladies to also have some good events. But don't ask me to plan these, that is out of my subject area. But I'll help in any way I can!

I do believe with more activities, it would create more interest in our club and bring the membership back. Membership has dropped in the past few years. We are open for suggestions, just let me know if you have any ideas or concerns. New VP Larry is open for ideas on guest speakers you might want to hear from. Jeanie as our new Tour Director has several new ideas she is working on. And of course, all members' ideas are invited and welcomed!

Well, hope to see you all at the February Meeting. And don't forget, it's time to start making plans for the Silent Auction in March. As the club's only fundraiser, it's what helps pay for the activities and speakers that we all enjoy.

Junior Blakley, President

My boss told me to have a good day, so I went home.

Editor's Comments:

February brings us closer to touring season, my favorite time of the year. But that doesn't mean there isn't any current Model A fun going on! Check out page 3 for details of the Valentine's Dinner planned on the 13th. And watch for details regarding a Garage Night currently being finalized by the Hardings' at Terry Richardson's garage!

I'm still waiting on my brother to get my work done on the Old Lady. He's been so busy, she's been on the back burner for a while. But with Spring approaching, I'll have to remind him to turn up the heat so I can have her back in time for the Shakedown Tour! Keep your fingers crossed!

Until then, I'll just have to keep busy with other things. I have a quilt I'm working on with Loura for the Silent Auction in March, and some other projects connected to the National Era Fashion Committee. And of course, Jody and I are working on putting together our first sponsored NWMO Model A Club table at the April tea sponsored by the Friends of the Arts in Platte City. That should be a fun event, talk to Jody to get more details!

> Happy "A"ing Sherry Wink, Editor

NORTHWEST MO. MODEL A FORD CLUB MEETING American Legion Hall, Smithville, Mo. January 6, 2019 7:00 p.m.

Greeters: Bill & Mary Lou Matteson

Meeting opening: President Junior Blakley @ 7:02 pm. Junior introduced Larry Harding with the program for the night. A meet & greet yourself. Everyone was asked to move around the room & introduce yourself & say a little something to remember you by.

Secretary Report: There were no corrections and the November 4 minutes as printed in the Road Runner were approved & accepted by the club members.

Treasurer Report: Opening balance as of December \$4646.00. Income \$200.00, expenses \$788.00, balance \$4046.69. The motion to accept Treasurer's Report was accepted and passed. See attached 2020 proposed budget.

Vice President: Larry Harding said the programs for the 2020 meetings are still in the planning stages.

Activities: Jeanne Harding announced that Jody Layne has a Valentine's dinner planned for Thursday, February 13th, 5:30 pm at the Corner Cafe in Liberty, 8301 N Flintlock Kansas City Missouri. Other events are in the planning stages.

Membership: Mary Lou reported 46 members in attendance. 2020 dues are due and forms need to be turned in. You can find a form in the back of the Road Runner newsletter.

Concerns: Loura Cook will have surgery to fix a heart valve. Walt had surgery on January 6th and doing well. He is planning another surgery on January 8th. Etta recognized the January birthdays and anniversaries. A house-warming card was sent to the Laynes.

Technical: Walt was not in attendance.

Purchasing: This position is still vacant. Please consider helping out.

Newsletter/website: Sherry was absent, and Jody reported she needs all pictures for the 2020 roster by the February meeting. It's a good way to find out who's who with your picture in the roster.

Properties: Steve had nothing to report.

Mail: There was a thank you note from the Cameron Veterans Home for our donation. A letter from the KC museum received requesting donations.

Meeting adjourned at 8:10 pm.

Respectfully submitted by Jody Layne.

MAFFI Newsletter Minute January 2020

Happy New Year from the Model A Ford Foundation!

2020 will be a memorable year for the Model A Museum as we celebrate our 10 year anniversary. Our Museum has undergone many changes during its existence and all of them for the better. This is due to the continued enthusiasm for the Model A hobby and most of all, your continued support to keep us up and running. We are also fortunate to be a part of the Gilmore Museum Complex.

If you are making your plans for this coming year, please consider a trip to the Model A Museum for Model A Day, September 19, 2020. Our theme will be "First Responders of the Model A Era!" We are excited about our theme and are currently searching for service vehicles that fit our theme to be on display such as fire trucks, police cars, ambulances, and more. If you know of one or have one that you would like to showcase, please contact us.

Please renew your membership to MAFFI if you haven't already done it. It so easy now on our website, www.maffi.org.

Thank you for your continued support of MAFFI through your membership and donations.

Marsha Quesnel, MAFFI Trustee, clubcontact@maffi.org



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

Feb 13th—Valentine's Dinner-See details below

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

April 2-4th—2020 MARC Membership Meet

Plymouth, Indiana

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

Apr 2 – Apr 4 all-day

June 21-26—MAFCA National Convention

Kerrville, Texas, Host: Alamo A's

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

If you are planning on joining in on any of the tours or activities, please sign-up at the meeting or let Jeanne Harding know in advance at (816) 792-0099 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: Come hear from a couple of Paranormal Research investigators—they will be bringing some specialty equipment to demonstrate, and discuss their investigations and some of their favorite findings. Should be interesting!

Wanted—Photos for the Directory

We are planning on printing an updated Membership Directory early in 2020. Any changes must be in by February 21st!

We need all members to do two things:

- Please ensure we have your current information for the directory. Larry will have a copy of the roster at the February meeting you can review to ensure it is all up to date. Or you can email or mail me any needed info. We want to ensure we have correct address, phone numbers, emails, Birthday and Anniversary info.
- 2. Send me a picture to include with your info. If you are happy with the photo used for the last roster, no action is needed. If you want a different photo, no photo, or want to add one, please have it to me no later than the February 21st if you want it to be in the roster.

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

Thanks!! Sherry Wink

Sunshine/Concerns (816) 719-9997
Etta Ridgeway is our Sunshine/Concerns lady! If you know anybody in need of a card or phone call, please let her know.



Please join us for a Valentine's Day Dinner on Thursday, February 13th at 5:30 p.m., at the Corner Café in Liberty, 8301 N Flintlock Kansas City Missouri.

Bring your sweetie or come solo, all are welcome!

Look for the sign up sheet at the February meeting!

Note from Terry Richardson!

My version of this classic song: On the road again, just can't wait to get on the road again! The life I Love is on the road again with my Model A Friends and can't wait to get on the road again,



I can't wait to get on the road again, going places I've never been, seeing things I may never see again, I can't wait to get on the road again, like a band of gypsies we go down the Highway, we're the best of friends, making sure the World keeps turning our way on the highway, on the road again just can't wait to get on the road again, life I love is on the road with my Model A Friends!

Its soon going to be time to get your Model A out and I'm looking forward to it as you can see! There's going to be some great tours this coming year. Larry and Jeannie are putting together some great events in 2020 so get your Model A and come join the fun!

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 Junior Blakley (816) 341-1389 All Officers: nwmomodelafordclub@gmail.com Publications: nwmomodelafordclub@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:

nwmomodelafordclub@gmail.com

1930 Model A Ford Factory Branch Locations



Model A an AA Ford cars and trucks were assembled and distributed to dealers through numerous Ford Motor Company Branch locations across the United States. Each Branch covered a geographic territory and supported the dealers in that territory. Most Branches were also a form of assembly plant, final assembling vehicles from component parts and sub-assemblies produced primarily at the Rouge near Dearborn, and at Ford's suppliers globally. The Branch was also the dealer's source of genuine Ford service repair parts, as well as factory sales and service training and information. A few branches were only warehouse distribution points for service parts and training and did not assemble or distribute complete vehicles.

The following is a list of the 35 US Branch locations in early 1930.

Atlanta
Buffalo
Charlotte, N.C.
Chester, Pa.
Chicago
Cincinnati
Cleveland
Columbus
Dallas
Dearborn, Mich.
Denver
Des Moines

Fargo
Houston
Indianapolis
Jacksonville
Kansas City, Mo.
Los Angeles
Louisville
Memphis
Milwaukee
New Orleans
New York
Norfolk

Oklahoma City Omaha Pittsburgh Portland, Ore. St. Louis St. Paul Salt Lake City San Francisco Seattle Somerville, Mass. Washington (D.C.)

Delivering New Fords!



A great electrical diagram found at MARC's site model-a-ford.org.

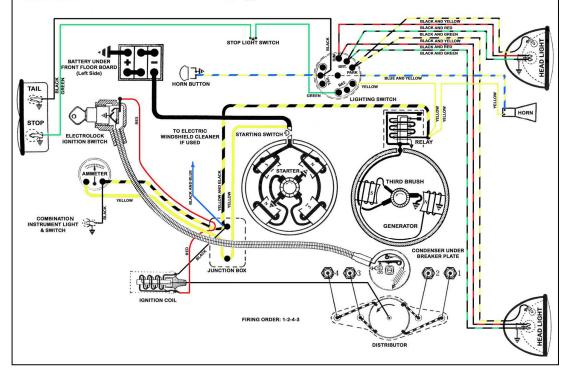


Fig.18A. Wiring diagram showing the internal circuits of the model A Ford cars not equipped with cowl lamps, with two bulbs in each headlamp.

When starting to trace one of the several electrical circuits, begin with the positive (+) terminal of the battery or generator. The battery is the source of supply when the engine is not running, or generator is running very slowly. When the generator speed is increased to the point where its voltage becomes greater than the battery voltage, the relay points close and then the generator is the source of electrical current supply and also charges the battery. See Dyke's Automobile Encyclopedia, pages 332, 448 and 427 explaining the principle of operation of the current cut-out (relay), how to trace circuits, etc.

January Meeting

Thanks Lyman, for providing great pictures of some of the fun at the January Meeting! Hope you were there to enjoy it too!





An interesting transformation of a Model A! I found this article at fordgarage.com and found it quite interesting that Model A's were used for rail cars!

Model A Ford Buda Rail Car



The handwritten inscription on the back of this photo:

G.B. on the steps of a Buda car, Herrera, Oriente, Cuba. This car is equipped with a Model A Ford motor and will run forward or backward 60 miles per hour operating on standard gauge railroad track. The United Fruit Co. owns 186 miles of track. January, 1929



Buda railway inspection cars were produced in Harvey, Illinois. It is not certain that this particular car was actually produced by Buda, or whether the photographer was referring to this vehicle generically as a Buda car.

The Buda Foundry and Mfg. Co. and Buda Engine Co. did build railway maintenance and track equipment, but also built their own line of engines.

Not Just Black and Navy!

By Sherry Wink

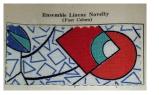
Do you have the impression that to look vintage, you need to wear black or navy, or very subdued colors? Well, that's what I thought when I first got my Model A. But boy have I learned different. Just because the pictures we see are black and white doesn't mean bright colors weren't worn!

Here are a few examples of colors and prints from a 1929 Fabric book I recently acquired. As you can see, the colors are anything but drab. The pictures don't do justice to the textures either, so if you are curious, ask me and I'll bring in the book of swatches and you can actually feel this 1929 fabric!



















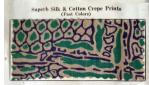




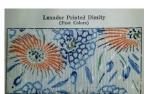




















What Salad, What Dessert" is the name of a 1928 JELL-O cookbook. It's full of simple to complex things to do with Jell-O.

Cherry Sponge

1 pkg Cherry Jell-O 12 marshmallows, finely cut 1 pint boiling water Dash of salt 6 drops almond extract



Dissolve Jell-O in boiling water. Add marshmallows and stir until dissolved. Add salt and almond extract. Chill.

When slightly thickened, beat with rotary egg beater until of consistency of whipped cream.

Turn into 1 large or 6 individual molds. Chill until firm.

Unmold. Serve plain or with cream. Serves 6

Brands We Still Know By Sherry Wink

Sam Foster worked for a plastics manufacturer in the early 1900s. In 1919 he left to start his own company, partnering with William Grant. That partnership only lasted a few months, but he kept the name, due to cost.

The new company Foster Grant made celluloid products, an early form of plastic that was used as a lost cost replacement for ivory and 1955 ad, most early

tortoiseshell. Foster's first product ads were on radio!

was decorative ladies' hair combs made from celluloid.

When Hollywood actresses popularized shorter hairstyles in the 1920s, there was a sharp decline in the market for Foster's products. He eventually decided to make sunglasses, as the development of injection molding technology made it possible to make celluloid sunglasses quickly and cheaply. He began selling the first mass-produced glasses in 1929, on the boardwalk of Atlantic City, New Jersey. capitalized on their popularity in Hollywood by using Hollywood stars in advertising campaigns.

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 Snyder's Antique Auto Parts

Last Month's Mystery

Part

This is a 30-31 gas tank clamp. Four per tank were required.

Did you know?



Photo courtesy of Bratton's Antique Auto Parts

Walt's Old Time Tech Tip

This article from "On The Road With...". a MAFCA Newsletter with items to share in Chapter newsletters.

Jim's technical tip

by Jim Cannon

Electric Trailer Brakes

My apologies in advance: this month's Tech Tip is not about your Model A, but instead is about the electric brakes that you might have on the trailer you use to transport your Model A. I had a problem with my trailer brakes last year, which prompted me to learn more about them.

A big manufacturer of trailer axles and brakes in the USA is Dexter, www.DexterAxle. com . They have a lot of good information about trailer brake maintenance and adjustment. I wanted to share with you a bit of what I learned and what I discovered on my

- 1. Unless you paid extra for auto-adjusting drum brakes (I was not given the option when I bought my trailer), these trailer brakes need to be manually adjusted, similar to our Model A brakes, every 3,000 miles. I did not know this and I only had them serviced by my trailer dealer once in 8 years. I hardly had any trailer brake function at the end, but I did not know it. I have now upgraded my trailer brakes to automatic adjustment. My brakes were so messed up that I ended up bolting on 4 new brake assemblies (backing plate, shoes/linings, springs, etc. -- all new). The extra cost to go auto-adjust was not that much. If you don't have a local source of trailer brake parts, a really good online source is www.eTrailer.com.
- 2. Remove the drums (Dexter says once a year) and inspect the trailer brakes. You are looking for loose, broken, or excessively worn parts, a leaking grease seal, and other evidence of things not working correctly. Clean everything, make sure the mechanism operates freely, and lightly lube the spots where the shoes slide along the backing plate. When I opened my drums, I found one wheel with a broken spring, one wheel with a bad grease seal (shoes coated in grease), and all wheels with enough rust on the actuating mechanism that none of the brakes were operating correctly. One brake was sticking on at times, causing the drum to overheat. They were all a mess. Regular preventative maintenance would have avoided much of this.
- 3. While the brake drum is off, clean and inspect the wheel bearings, then pack with fresh grease and reinstall. This process is pretty much the same as what we do with our front Model A wheel bearings (except trailer drums have a grease seal added at each wheel). I put new grease seals on all 4 wheels, to protect my new brake linings. Easy and cheap.

So I encourage you to open up your trailer brakes and confirm that all is good in there, then adjust them regularly. Or bring your trailer to a shop that is experienced in trailer brakes and have the shop service the brakes for you.

Stay safe, and Have a Model A Day! Jim

MAFCA Tiny Tips—Gasoline Sediment Bowl

Have you installed a new glass sediment bowl assembly or removed the glass bowl to clean out the sediment and found that it leaked after you put it back together, even though you used a new cork gasket? This is not an uncommon experience. The problem lies in the fact that the cork gaskets sold today are porous and the gasoline filters right through them. I recently encountered this problem on a customer's brand new assembly.

By removing the glass bowl and doing the following, I was able to stop the leak. Sit the glass bowl upright on a level surface; than fit the filter screen in the recess of the bowl. Using a little adhesive like silicone cement will help to keep it in place. Now apply silicone adhesive either blue or clear to all surfaces of the cork gasket. Place the gasket on top of the glass bowl containing the filter screen. Wait a minute or two, then carefully install the assembly in the correct place in the filter. Adjust the bale and tighten.



MAFCA Membership Roster available for pre-order now!



Important Reminder

Don't forget to order your **2020**

Membership Roster now. You don't want to be traveling without this helpful resource. Order yours now so

a copy, they will go fast. \$16 plus postage.

Call 1-866-379-3619 or visit mafca.com.



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

Contact: Bill Dewberry chevyman49@yahoo.com

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: Make offer-1928 Tudor (in pieces, in storage unit in Park City). Restoration started a few years ago. Body, fenders, splash aprons paint-ed and top wood replaced. A lot of boxes full of parts go with the car. Needs assembled. Pictures supplied if interested. Email

Contact: Conniejohson15@gmail.com

Home 316-634-2534

Cell: 316-304-6070 (ICTA 02/2020)



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



Winter Specials for Sale at Grandpa's Garage, DeSoto

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

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

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

8 Model A jacks, one flip top

Also 10 original jack handles at \$15.00 each.

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

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

For Sale: 1- Total Model A Short Block (needs Babbitt' or inserts) \$100.00, 1- Crank Shaft \$25.00, 1- Clutch Assembly (good) \$25.00, 2- B- 6600 Rebuilt Oil Pumps \$30.00 ea. 1- P.N.13670 Auto- Lite Waffle Style Manifold Heater \$45.00, 1- B -4235 Rear Axle w/good gear and new key way \$65.00, 1-A-1115 -BH Rear hub \$20.00, 1-B-4209-A Set Std. Rear End Gears 3.78-1 (Real Nice) \$ 110.00, 1-4025 Rear End Housing Banjo (Good) \$20.00, 1-A-3311 Drag Link, weld in, Ball Stud \$2.00.

(NWMO 11/2019

Contact: Charlie Volf @ (515) 965-0579 or (515) 299-0573.



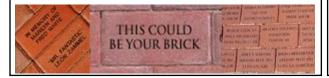
The Model A Ford Foundation, Inc.

(MAFFI), founders of The Model A Ford Museum is offering clubs a free brick for their help in signing up three new MAFFI Members. Three members applications, with their checks for \$25.00 each, and your FREE brick order should be sent in one envelope to:

MAFFI, PO Box 28, Peotone, IL 60468-0028

The brick engraving detail may be any choice of your club or membership. For more info, visit

http://www.maffi.org/WSContent/Items.html



MAFFI Items for sale! These Items that can be purchase to benefit the Model A Ford Foundation Endowment Fund! Show off your hobby while driving your modern car. Shipping is included in the price!



A Ford blue bumper sticker \$3.00.

Museum Decal for \$2.00





Iron-on Museum Cloth Patch \$4.00

Pin \$7.00



Please make the check out to MAFFI and send to: MAFFI Items, PO Box 28, Peotone, IL 60468-0028



Northwest Missouri Model A Ford Club Membership Application

www.nwmomodela.com

					www.iiwiiioiiioucia.com
□ N	ew Memb	ership:	Ren	ewal	:
Name:			Spouse/Partner:		
Address:					
City:		State:			Zip:
Home Phone:	Member	Cell:		Oth	er Cell:
Member Email:			Other Email:		
Month/Day of Birth:	Anniver	Anniversary:		Month/Day of Birth:	
Allow information for club roster	or handb	ook	yes 🗌 no 🗌		
	Мо	del A Ir	nformation		
Year:	Model:				
Indicate Condition: ☐ Show ☐ Restored ☐ Being	g Restore	d 🗌 Dr	ivable 🗌 Baske	t Cas	e (but there's still hope!)
Year:	Model:				
Indicate Condition:			🗆 -		
	g Restored				e (but there's still hope!)
Membership in National Organization ☐ Model A Ford Club of America (MAFCA) ☐ Model A Restorers Club (MARC) National affiliation is strongly encouraged but not required					
Membership in other local clubs					
☐ Members of Plain Ol' A's ☐	Heart of	America	a 🗌 Henry's A's 🏻	Ot	ther
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:
☐ Enclosed are my dues for membership year January 1 to December 31 \$25.00					
☐ 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					
Send Newsletter by US Ma	ail		Email attach	ment	t. 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 received 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 likely. 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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