www.nwmomodela.com September 2018

The ROAD RUNNER



MAFCA Charter

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

MARC Region

Officers

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

Raffle Newsletter/Publishing: Webmaster: Property: Director: Director: Loura Cook
Bill Matteson
Mary Lou Matteson
Bob Martin
Doug Scott
Walt Jones
Etta Ridgeway
Liz Blakley
Amy Lang
Glenda Dunlap
Sherry Winkinhofer
Nelson Young
Terry Richardson
Terry Richardson
Bill Skaggs

<u>Birthdays</u>

Judy Ishmael	09/04	Lyman Ridgeway	09/25
Karén Haber	09/08	Liz Blakley Č	09/27
Amy Lang-Johnson	09/11	Deloris Dahms	09/27
Jim Spawn	09/13	Frank Parnell	09/28
Max Stamp	09/20	Shan Johnson	09/29
Glenda Dunlop	09/21		

<u>Anniversaries</u>

Eddie & Marilyn Griggs 09/03 Chili & Linda Canida 09/29

Monthly Meeting



Note: Change of date due to Labor Day Holiday!

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

Board Meeting

September 20th, 2018

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:

We are coming to the last of Summer and looking forward to Fall with cooler weather and its beautiful colors. Great Model A weather! We ended this month with our ice cream social and what a fun time that was! 35 people joined us for fun in the back yard. Jim Spawn, Bill Mattson and the "not so famous troubadours" serenaded us after filling ourselves with homemade ice cream and all kinds of goodies. Even the weather cooperated and we joined in the sing along, visited and relaxed the afternoon away. Thanks to all those who helped in getting ready and cleaning up. What great folks we have in this club!

Our next focus will be filling the vacancies on the board and nominations and election of officers. We have search committees working to fill the positions for next year. What a privilege it has been for me to have served the club, whether as historian, secretary, vice-president, or president. I have been blessed to work with some pretty fantastic folks and would advise anyone to step up and serve in whatever capacity you can. Everyone has some talent and ability to serve. Please let us know if you would be willing to help in the coming year.

If you haven't already registered for the Dust Bowl Jamboree on September 29th and all the other events planned for September, take time to do it now! Not only to participate in the events but to see how you can help out. Jim Spawn or Doug Scott would love to hear from you!

Looking forward to seeing you at the next meeting and upcoming events!

Loura Cook, President

When your only tool is a hammer,

all problems start looking like nails. .

Editor's Comments:

Well, it really does take a club! I finally have The Old Lady back on the road thanks to friends!

Terry made several visits my garage in Liberty working on the starting problems. Hopes were high that a loose bolt on the fuse box was the issue. But, no, the next time out, it failed to start. Charlie suggested it might be the starter switch, so I ordered a replacement, along with a few other parts I needed. And instead of asking Terry to make that long trip from Weston, I smacked my forehead, thinking, wow, Clarence is just down the street, why didn't I call him. So I did. And he called John Harmon to come help, so he did.

The two of them jumped right on the issue, with Clarence fixing the sprung hood hinges that had been a problem, while John pulled the battery which was sitting in wrong. While he replaced the starter to be sure, I get the feeling that the corroded ground wire was probably the real culprit. Road ready at last. Except she wasn't. The Old Lady had one more surprise for me. When I got in to head for the Ice Cream Social, I climbed in, leaned back to get settled, and my seat went over backwards. Luckily, it was just a few clamps on my seat adjuster, which my brother Larry quickly fixed. Thanks everyone!! It's great to be back on the road!

Happy A'ing Sherry Wink, Editor

NORTHWEST MO MODEL A FORD CLUB MEETING American Legion Hall, Smithville, MO August 6, 2018 7:00 p.m.

Greeter: Sherry Winkinhofer.

With President Loura enjoying her Alaska vacation Vice President Bill Matteson welcomed guest Danny Baxter and club members. After Pledge of Allegiance Sherry Winkinhofer introduced speaker, Charlie Pautler, for the program "Life and adventures of Charles A. Lindbergh." It was a most interesting and informative program about America's aviation pioneer and national hero.

Secretary Report: Hearing no corrections the minutes of the July 1 meeting, as printed in the August Road Runner, were approved by unanimous consent.

Treasurer Report: Opening Balance \$12,205.57; Income \$304.00; Expenses \$197.23; Ending Balance \$12,313.18. Motion to accept the Treasurers Report, by Terry Richardson, seconded by Nelson Young. Motion passed. Bob Martin summarized raffle items to be offered at the MARC Regional. He offered free raffle tickets to interested members.

Activities: Doug Scott recognized Lyman Ridgway's efforts in attending and displaying his Model A at the July 29 "WWI Antique Auto Show." Doug reported on these up coming August events: Parkville Parade, Aug. 18; Loura's "Old Fashioned Ice Cream Social", Aug. 25; Dust Bowl Jamboree and Poker Run, Sept. 29. A couple of members observed that in view of the club's good financial condition, charging for the ice cream social is unnecessary.

Concerns/Calling: Etta said Liz Blakley had undergone emergency surgery Friday Aug. 3. Get well wishes with a speedy recovery to Liz and Jr. Bill Auch reported on the stem cell treatment for relieving his knee pain. Members celebrating August birthday and anniversaries shared remembrances of their past special events.

Technical: Model A work going well with fellows working and keeping their "A's" ready to roll, according to Walt.

Membership: Due to Liz Blakley's illness, the information bags for new members were not available at the meeting, but are promised for the September meeting.

Merchandising: Sherry said Amy and she are researching a plan to make merchandise items, with logos, available to members via the internet.

Web Site: Nelson appreciates the pictures and information being forwarded to him for the web site.

In closing comments Bill reported several items of upcoming club business: Loura will be calling for members to help with the Ice Cream Social event; a volunteer will be needed to report 2019 club activities to MAFCA and MARC publications; a committee will soon seek candidates to fill club offices during 2019; Loura will be asking for volunteers for a study group to review and recommend possible updates to club bylaws and procedures.

Attendance: 49 members; one guest

Meeting Adjourned: 8:20 p.m. Respectfully submitted by Mary Lou Matteson.

Pictures Needed-

This really is the last chance, we'll be playing this game at the September meeting!



If you haven't already sent your picture to us, now is the time to do it!! Don't miss our on being part of the fun, send me a childhood picture ASAP!



NWMO Model A Merchandise

Order your name tag now!

New magnetic version available
(cannot have pacemaker with these)
Also available: vests, t-shirts, sweatshirts, car magnets, hat pins, & decals!

Email Amydaniellelang@gmail.com Or call 816-651-9567



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

September 10th—Rescheduled Monthly Meeting due to Holiday!

September 16th—Turney "Get Back On Track" Tour See details on page 4

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

October 6th—Weiner Roast at Smith's Farm

Details below

October 6th—Applefest Parade—Weston Mo

Details Pending-see page 4 for more info

November 27-December 1—National Awards Banquet Tucson Arizona

Hold the Date!

October 9th—Ladies Luncheon November 3rd—Ladies Event November 11th—Veteran's Day parade 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!

Introducing Miss Cora Skaggs

You'll be captivated by Miss Cora and her magic. She will prove the old adage "the hand is quicker than the eye"...is true! You'll be sorry if you miss making her acquaintance!

Ladies Luncheon

Ladies Events Scheduled

The date for a luncheon at Wynbrick Mansion in Liberty on October 9th has been confirmed. Save the date! Sherri Stechmann will be attending our meeting in September to fill us in on the details!

Donna Martin will be hosting a ladies luncheon on November 3rd. Details are still pending, but anyone who has been to one of her events can testify that it will be a fun day with good food and entertainment. I can hardly wait!

New Member Info!! Please Update your Roster

Danny Baxter 32650 W. 146th Street Excelsior Springs, MO 64024 bjbaxter@sbcglobal.net 816-716-8148 Anton and Sue Flieg 14418 Fox Run Drive Kearney, Mo. 64060 us2fliegs@yahoo.com 816-903-6777 (Home) 816-898-8785 (Cell)

You're Invited!

Gary and Rosemary Smith are hosting a Weiner Roast on their farm October 6th; 4:30 until 6:30ish.

Please RSVP to 660-824-4207 so they know how many hot dogs to provide. They are furnishing hot dogs, drinks and plates. You can bring a dish to share and your lawn chairs. In case of rain, they will be moving the party to the machine shed!

It's a little bit of a drive but for a lot of fun. And don't forget, Gary and Rosemary drive this far every time they join us for our events. Lets reciprocate and have a great time doing it!





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: nwmomodelafordclub@gmail.com Publications: nwmomodelafordclub@gmail.com

816-519-2630

Visit www.nwmomodela.com today!

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



Father's Day Celebrations Flourished at Garden Village

(Reprinted from the "Village Voice", Garden Village's newsletter)

It was a Father's Day to remember here at Garden Village! We started the festivities with a Model A Car Show put on by the members of the Northwest Missouri Model A Club. Andy B., Garden Village resident and member of the car club, showed off his Model A and had several member display their beautiful Model A's right on Chef Stephen served our front lawn for all to see. Thanks, Andy, and thank you to your club for the spectacular view.

Then, our entertainment for the afternoon was provided by piano player, Brenda Scumarra, as we had a Happy Hour spread for all to enjoy. Interim provided the beer refreshments and Garden Village provided root beer and snacks. Then, Father's Day Sunday was celebrated with Father's Day gifts and a special lunch. Chef Stephen served tasty brats The Northwest Model A Car Club brought their spectacular cars for a car show for the Model A Club members and here at Garden Village on Saturday, June 76, to celebrate Father's Day. our residents during the show.



tasty brats



The Northwest Missouri Model A Car Club brought their spectacular cars for a car show here at Garden Village on Saturday, June 16, to celebrate Father's Day



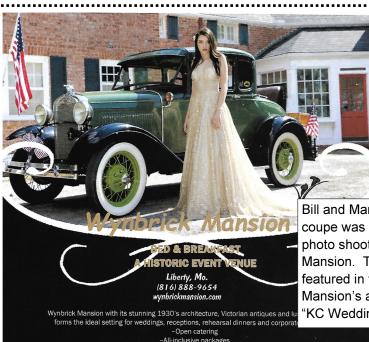
Tommy and Wilbur would love to take a ride in



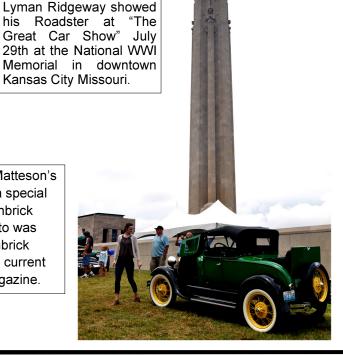
Rudy admired this Model A Roadster Pickup with his daughter and the car's owner Bill Skaggs.

Member's Cars Out and About Town

Have you had your Model A out having fun this summer? Send me some pictures, it doesn't have to be during a club related activity to show that Model A's are fun!



Bill and Mary Lou Matteson's coupe was part of a special photo shoot for Wynbrick Mansion. This photo was featured in the Wynbrick Mansion's ad in the current "KC Weddings" magazine.



Terry Tip:

Just wanted anyone that might need a license plate for your Model A to be careful. The License Bureau might try and tell you that you'll need to get your Model A inspected, but that is absolutely wrong. . . You can get an antique vehicle license plate and

you won't have to renew the license plate again. The License Bureau tried to tell me twice that I had to get two of our Model A's inspected. I called the Missouri Department in Jefferson City and they told me I did not have to get either Model A inspected.

The rules regarding historic vehicle inspections can be found at https://www.dmv.org/mo-missouri/smog-check.php. They state that you may be exempt from the Missouri safety inspection if your vehicle displays an historic plate. Owners of the above vehicles will need to get a safety inspection if a law enforcement officer orders you to do so.

For residents of counties that require smog tests, emissions inspection exemptions may include the following: Vehicles manufactured in 1995 ...or earlier Vehicles with historic, school bus, shuttle bus, or street rod license plates Bottom line is that you should not require an inspection to license your Model A with an Historic plate.

Model A Era shoes has a variety of heels of different heights. But three main styles dominated ladies dress shoes of the era. Here are some definitions I found on at americanduchess.com, along with illustrations from various Model A Era catalogs (* see below right).

The Cuban Heel:

The Cuban is a straight-sided heel often made of stacked leather or wood, but sometimes also covered in material. or painted. Low and blocky, the Cuban is more commonly a "knock on" heel, which means the sole leather does not continue down the breast, but rather the heel is constructed completely, then attached, with no further









It wasn't unusually for popular styles to be offered with a choice of









Fall & Winter 29-30 Lane Bryant Fall & Winter 28-29 M.W. Savage Fall & Winter 30-31 Sears, Roebuck Winter 31-32

crafting. Cuban heels became popular around 1900, and were the primary fashion heel of the 1930s, alongside

the Spanish heel. The Military Heel

Similar to and sometimes synonymous with Cuban heel, the Military heel became popular for the women in late Victorian period. It is low, straight-sided, often stacked wood. broad.









The Spanish (or the Spike Heel)

Spanish heels are straight-sided, tall, and tapering. Most popular from the 1920s onward, the Spanish heel was typically constructed of wood covered with textile or leather, with the sole in one with the breast, like a French heel. Spanish heels are taller and thinner than Cuban heels, and were sometimes called "spike" heels in the 1920s.









As part of marketing the new refrigerators, many appliance companies put out recipe books to teach the consumers new dishes they could create.. But other companies took advantage of the new technology to promote their wares as well. This recipe is from a 1929 cookbook called "Your Electric Refrigerator and Knox Sparkling Gelatine"

Orange Cream Sherbet

1 tsp Knox Sparkling Gelatine

1 1/2 cup cold water

1 1/2 cups orange juice

1 1/2 cup boiling water

1/2 cup sugar

Grated rind of two oranges

2 eggs

1 cup lemon juice

Few grains salt

1 pint heavy cream or evaporated milk

Soak gelatin in cold water for about five minutes. Dissolve gelatin and sugar in boiling water; add orange rind, lemon juice and orange juice. Turn into freeing trays and freeze to a mush. Beat cream until stiff, and add sugar and salt. Separate yolks from whites of eggs. Beat yolks until thick and lemon colored and whites until stiff, and add to cream. Turn into frozen mixture and continue the freezing. Stir twice during freezing process. Serves 8

Brands We Still Know

In 1889, Charles B. Knox of Johnstown, New York discovered a method of granulating gelatine which turned it into a simpler product to use, after watching his wife Rose making homemade gelatin in her kitchen.

In 1896 the Knox family moved to Johnstown to set up a gelatin business. Charles shared all his business affairs with his wife, making them partners in the business. Upon Charles' death in 1908, Rose took over the business on her own.



1931 Ladies Home Journal Ad

Upon assuming responsibility for Knox®

Gelatine, she re-evaluated her husband's business methods. deciding to direct her marketing more toward housewives. She set up a test kitchen that developed hundreds of recipes which were printed on Knox® packages, on leaflets and in illustrated cookbooks. They also appeared in newspapers and magazines under the heading "Mrs. Knox says..." It was through her efforts that gelatine evolved from a delicacy and invalid food into a common household staple. Mrs. Knox operated the company for over 40 years. The Knox company became and remains today the leading manufacturer and distributor of gelatin.

Ice Cream Social August 25th

Sherry Wink

It was a very hot day with temperatures in the 90's. While good for eating homemade ice cream, it was a little hot for most Model A drivers, so only 2 of the 35 guests at the festivities drove their cars. But that didn't stop us from having a great day with our Model A friends. Loura's backyard was shady, and the 5 types of homemade ice cream hit the spot. Not to mention all the cakes and cookies and various other sundries that filled the table to tempt us.

Entertainment was provided by Jim Spawn on the guitar and Bill Matteson on the banjo, with Lonie Hank and Walt Jones providing backup singers. Of course, the whole group joined in on most songs too. While we weren't all always in key, we had a good time trying! As you can see from the pictures, it was a great summer event.



Model A Mystery Part

What is it?

Do you know?
For "Bragging Rights", Send an email to
nwmomodelafordclub@gmail.com



Last Months' Mystery Part

This is a Model A Head Stud, used on all years cars. Did you know?



Walt's Old Time Tech Tip

Walt Jones, Tech Director

The below is an excerpt from an article written by Andy Wiedeman and Wayne Russert of the Rocky Mountain Model A Club. The entire article is 28 pages which is obviously unable to be printed in full in this publication. It is an excellent read, so I have asked that it be made available via the "Links" page on the club website at NWMOMODELA.com. Check it out!

CHOOSING THE RIGHT OIL FOR YOUR MODEL A ENGINE

Rev. C, March 2012

WHAT IS THE BEST FOR ME?

NON-Detergent Oils:

If you want to use EXACTLY the oil used by the Ford Motor Company in 1928 to 1930 (not recommended) then you have to find an SA pure mineral oil (not easy these days) and use 20 weight in the winter, and 40 weight in the summer. However, you will give up Anti-Wear, Corrosion, Anti-Oxidant, Anti-Foaming and Multi-Grade Viscosity protections, and incur sludge in your engine. If you insist on a non-detergent oil but want to have some minimal protection select an SB designated oil, if you can find it! Be aware, if you go this route, you WILL NOT have combustion generated particulate materials suspended in the oil (since the detergent/dispersal function is not included), and they will not all drain out with the used oil.

Straight Weight Detergent Oils:

If you want the protection of all of the additives available today in modern oils you then have two choices. Choose a straight weight "HD" oil or find a straight weight non-detergent "SA" oil and add an additive. However, be aware that your straight weight oil will not have the benefit of changing viscosity with temperature. As an example 30 weight HD means that your engine will "see" a 30 weight oil at cold weather startup and remain a 30 weight oil at higher temperatures.

Note: If you add STP, Marvel Oil, or other similar additive products with low to high values of Viscosity Index Improvers (usually said to make the oil super slippery) to a straight weight oil, you are in fact making a multi-grade oil out of it with the cold weather startup weight (in our example) of the base of weight, 30 weight in our example, and a high temperature weight of a higher but unknown value ... you will be making a 30W-?? of oil. When the engine is hot, the lubrication quality will be unknown.

Multi-Grade Detergent Oils:

If you want protection of all of the additives and the further advantage of a lower cold weather startup flow for your oil (probably a good idea here in Colorado with unheated garage temperatures in the winter of about 0 to 32 deg F), choose a multi-grade oil such as 10W-40 or some such oil. Thus you will gain the advantages of modern additives with the added advantage of cold temperature oil flow in your low oil pressure (3 psi) Model A engine. However, see the warning if choosing an oil with an API classification of SM.

Synthetic Oil:

Generally a synthetic oil will give somewhat better performance than a mineral oil, but at a cost of about two times that of the mineral oils. The synthetics have a higher flash point and therefore add margin against cylinder wall scoring. Especially if high temperatures are created by cooling system failure or inefficiency. The higher flash point averages 25 deg F more than conventional oils. We recommend the use of synthetics for this reason. For the Model A which has its oil changed only about once to twice a year the higher cost of the synthetics may be of little significance. For example; assume that you change the oil in your Model A twice a year in the spring and fall. Since you will be using 4 1/2 quarts per of oil change the cost will be for 9 quarts of oil. If you used the least expensive oil this would be about \$45 per year. On the other hand if you used an expensive synthetic, the cost would be about \$90 per year.

API Classification choices:

Modern oils in today's marketplace usually are multi-grade and have designations SM. However, as shown above the SM oils are a potential danger to premature wear out of high pressure interfaces in the Model A engine, such as the cam to valve interface. To solve this problem it is recommended that this designation oil be either avoided or modified. Generally, to avoid the use of SM oils you have to really shop around to find multi-grade of with designations less than SM. On the other hand, it is easier to find either straight weight or multi-viscosity diesel oils labeled HD which have an API classification of less than CF-4 which are used for tractors, trucks and other utility vehicles. However, as shown above, there is no reliable test information available on the effects of using diesel oil in the Model A engine. If you are going to use an oil with an API classification of SM it is recommended that you add a compound which replaces the ZDDP which has been removed in this classification. It is not recommended that diesel oils be used in an attempt to avoid using an oil without ZDD P.



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: K.R. Wilson engine stand for Model A's. It can be used for

Model T's too.

Contact: Gary Smith 660-824-4207

(NWMO 09/2018)



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: 1928 Ford Model A Phaeton Right Hand Drive. Andalusite Blue. Closing the Estate. Appraised at \$14,000. Asking \$8,000.

Contact: Gene Johnson @ (515) 480-4646. (CIMA 10/2018)

For Sale: 1929 Model A 5 window coupe. Asking \$21,000.

Offers Considered.

Contact: Tim Jones, Sheldon, IA (712) 324-2394 or (712)

348-0181. (CIMA 10/2018)

For Sale: 1929 Ford Model A Fordor, Light

Brown. \$10,000 or offer.

Contact: Laura Jones (515) 835-8883. (CIMA 10/2018)



MAFFI Newsletter Minute All Aboard

When you next visit our museum, on The Gilmore grounds, you may have the unique opportunity to take a ride in a 1930 AA stake bed truck. Through a generous donation made to MAFFI last year, we have a beautifully restored AA truck which has been fitted with an entry stairway and bench seats for visitor rides. The

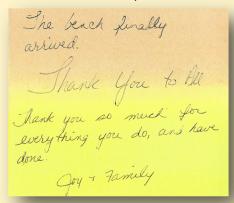
idea to use the truck for visitor rides was discussed with the MAFFI trustees and Chris Shires, Executive Director at The Gilmore.

It was agreed that the AA stake bed truck was ideal for offering visitor rides and provided another way for visitors to have fun and learn about the museum's cars and trucks. Finding a way to safely enter the truck and to provide seating took some work, but, through the efforts of Larry Wallace and Rob Mills (MAFFI trustees) and Innovative Access Solutions in Leitchfield, Kentucky, a design was developed. The powder-coated aluminum components were shipped to Rob Mills' farm where he completed the installation onto the truck bed and tailgate and delivered the truck to the museum. Randy Czubko, also a MAFFI trustee, developed magnetic signs which will help promote both the hobby and the museums. The signs will be installed on the truck doors when completed. The truck is on loan to The Gilmore so that rides can be given year round.

Marsha Quesnel, MAFFI Trustee, clubcontact@maffi.org

Tim Osborn's Memorial Bench

Located at Fort Smith Park, 450 Bellevue Street, St. Joseph Missouri 64501







Dust Bowl Jamboree!

I hope you are planning on attending this great event! I'm sure Jim will be filling us in on the event at the September meeting. I'm sure he will be needing a few bodies to help keep it running smooth, so remember, sometimes the best way to have fun is to get involved! This is a perfect opportunity for some Fall fun, don't miss it! For more details and to register for Poker Run, visit www.dustbowljamboree.net











Upcoming Tours

Turney "Back on Track-September 16th"

Turney is a small town located southwest of Cameron. The KC group drives through this town each May on our route to the Missouri Veteran's Home in Cameron. The **Turney Historical Society** is having their "Back On Track" fundraiser on Sept 16 and I think it would be an excellent activity for International Model A Day. Details are:



- · Sunday, Sept 16
- · 11:00am 2:00pm (arrive when ever you can)
- · You can tour the old train depot and their cabooses which have been refurbished.
- · Food available includes hamburgers, hot dogs, chips, cookies, and drinks.
- · Cost is free will donation.
- · There will be various entertainment but I don't have the details.
- · Bring a lawn chair to sit under their shade trees
- · Location is the corner of MO Hwy A and 3rd Street. If you get to Turney, you can't miss it! Come and enjoy a relaxing Sunday afternoon, support a good cause in a small town, and

Weston Apple Fest Parade October 6th

The Weston Applefest Parade will be held on Saturday, Oct 6th.

Terry and Peggy Richardson have invited us to their estate for coffee, etc. that morning. There address is 21815 Woodruff Road, Weston.

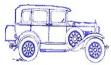
The parade starts at 10:00am and we'll need to get lined up before then. Exact details will be shared as we get closer to this event.



More Independence Day Parade Pictures!

Raul Salmon sent me some pictures from the Parkville Fourth of July parade that I missed getting in the Road Runner last month.





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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 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?



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. 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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