



Lake Area Weekly

from the Fairfield Bay News



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Lake Area Snippets

Serving North
Central Arkansas

“Kindness is realizing that we’re all in this together.”

- RAKtivist

Hart Center

The Hart Center in Fairfield Bay is re-opening on Monday, June 29. With the COVID restrictions, the new hours will be 7 a.m. to 3 p.m. Mon-Sat, closed on Sunday.

Calendar of Events

See the FFB Chamber of Commerce Calendar of Events of what is happening in the Bay along with closures. Flip to page 5.

Recycle Center

The Fairfield Bay Recycle Center has returned to it's normal hours. Be sure to practice safe distancing and wear your masks while separating your recyclables.

Father's Day

Little Red Restaurant is celebrating Father's Day on Sunday, June 21, with breakfast and lunch specials, see page 2 for the specials.

"We Noticed"

The Van Buren County Master Gardeners Noticed two yards for the month of June, see page 3



Lake Area News

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Lake Level.....469.19
Normal Pool...461.50

Patricia Leitner Fills Ward 1 Position on the City Council

During the regularly scheduled meeting of the City Council, council members went into executive session to discuss the filling the vacant position after Sharon Luxon resigned. After about 15 minutes members came out to vote on the two candidates who applied for the position. With a vote of 4 to 1, Patricia Leitner was voted in to fill the Ward 1 seat. Recorder/Treasurer, Rose Owen, led Leitner in the oath of office.

The department heads presented their monthly reports to the council, the following is a summary of those reports. **Recorder/Treasurer:** unexpected sales tax came through for the month of March in spite of COVID, June sales receipts will be from April and should show a much lower amount. Cost reduc-

tion efforts are making a difference with the budget. Reconciliation for the month of May: General Fund, \$91.5K, Emergency Relief, \$553, Rescue, \$39.9K, Street, \$79.9K, Fire, \$60K, A&P, \$4.7K, Franchise Fee, \$1K, DRA, \$3K.

Police: This time of year calls and number of public contact is on the rise, so extra care is taken in dealing with the public. Additional PPE is needed. The Resort office has donated a UTV to the department to aid in patrolling the trails. A grant has been applied for under the COVID-19 Assistance Program to fund the purchase of PPEs and other safety equipment and supplies, as well as reimburse the City for payroll while officers were quarantined. Chief Burnett, thanked Capt. Andrea Notz and EMS



for keeping police supplied with PPEs and setting up safety protocols.

Dispatch: Total calls for the month of May were 949 with 728 actual emergency calls. A slow month for meetings and conferences, audits and other classes were canceled and rescheduled. A part-time position needs to be filled.

Fire: 21 calls for the month, year to

date 94, compared to last year 69. Work on the new fire station by the trailer park has begun. 50% of hose testing has been completed. A structure has been located for firefighting training. Live training is underway for the month of June using safe practices. Need to recruit volunteers for 5 non-firefighting projects.

EMS: Scheduling meetings have re-

sumed with social distancing, EMT classes resumed and completion is June 18, with graduation of 4 new EMTs on June 19. Insurance reimbursements are up for the month. Fire extinguisher training to be held June 15 with Fire Chief Doug Forsman. COVID-19 has increased the cost per call.

Cont'd page 3

Resort Board to Host Town Hall Meeting

The Resort Board will have an open town hall type meetings on Thursday June 18th at 1pm and at 5pm in the conference center located next to the Cobblestone Hotel. (Two public town hall meetings the same day) The 1pm meeting will last no longer than 4pm. Both meetings will be limited to the first 50 people and masks will be required per current guidelines.

An additional town hall meeting may be scheduled if necessary on the following Tuesday, June 23rd. No decision on that meeting has been made as of now.

The only thing on the agenda for this town hall meeting will be discussions of the 5 year plan, items included in the 5 year plan and proposed dues increases and fee increases proposed to pay for the 5 year plan. Any other discussions or questions can be made at the Regular Board Meeting on June 25.

As most of you have probably heard by now, this plan will address the replacement of the main area of the Fairfield Bay Marina, 185 new boat slips for the Marina, replacement, upgrades and preventive maintenance to the sewer system, and also upgrades to the roads.

The upgrades of the sewer system and the Marina are expected to last for the next 40 years, however we have to take care of both major projects during the next 5 years and that will be costly. If either the Marina or the sewer sys-

tem had been planned and budgeted previously, we would not be where we are presently. We now have two costly projects that have to be funded at the same time.

Estimates for all of the items in the 5 year plan total \$16,385,000.

For years there has been deferred maintenance and underfunding of both the roads and the sewer system. The Marina is already 5 years past it's original life expectancy. These items can no longer be ignored. The bright spot in this plan is that the Marina is expected to generate an estimated \$400,000 additional a year in revenues once the new slips are installed over the next 5 years. However, the cost estimates to replace and relocate the Marina are nearly \$8 million dollars. With the addition of the 185 slips at the Marina and the all time low number of available houses for sale, we believe there will be new building and there will be more permanent residents to add to the pool of paying members. Without an increase in permanent residents, we will have less members to keep the Resort financially solvent. As the number of vacant lot owners dwindle, we will be more dependent on those that own houses, condos, and apartments. The growth in full time residents is key. There are plans underway to create incentives to turn more vacant lots into new homes.

Cont'd page 4

July 4th Celebration at Fairfield Bay

Come celebrate the birth of our great nation in Fairfield Bay with music, food, games, a parade, and of course, FIREWORKS! The Bay is the ideal place to come spend the weekend celebrating our freedoms, surrounded by the beauty of the Ozarks.

"2020 has been such a challenge. It's going to be great to get out and celebrate with our friends and families," says John Conry, Fairfield Bay Marina Manager. "We have an amazing weekend planned for everyone, and we can't wait to hear the music, laughter, and enjoy great times again!"

Light Up the Sky! The first thing most people say when asked "What is your favorite part of July 4th?" is FIREWORKS! Everyone becomes a kid again when they see the night sky light up with the "rocket's red glare". The fireworks

show will start just about dark on Friday, July 3rd, and Greers Ferry Lake makes the perfect backdrop. View them from your boat, or from the Marina dock. And be sure to get there early, as the Zac Dunlap Band will be playing from 6-8pm. Bring your dancing shoes and best moves, and come kick up your heels!

There's Gotta Be a Parade... Saturday morning kicks off with a traditional 4th of July parade through downtown. The fun starts at 9:30am - come see fire trucks, floats, shiny cars, and lots of smiles as the parade weaves its way through the town center.

Red, White, Blue - FORE! Grab your clubs and come tee off in the traditional Red, White & Blue Golf Tournament at the beautiful Indian Hills Golf Resort.

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State Capitol Week in Review

From Senator Missy Irvin



June 12, 2020

LITTLE ROCK – A federal judge upheld the constitutionality of lethal injection procedures used in Arkansas for carrying out the death penalty.

A group of inmates on death row had challenged the protocol used for capital punishment, arguing that it violated constitutional prohibitions against cruel and unusual punishment.

A federal judge for the Eastern District of Arkansas denied the inmates' claims and wrote that evidence presented during a trial last year did not prove the drugs used for lethal injection created a substantial risk of severe pain.

Arkansas has 30 inmates on death row. All are men, 15 are white, 14 are African-American and one is Hispanic. The last time the state carried out capital punishment was in April of 2017, when four inmates were executed by injections of three drugs.

Before the executions in 2017, the previous execution occurred in

2005. There was an even longer gap between executions, from 1964 to 1990, because of rulings by the United States Supreme Court. During that gap, the legislature approved Act 774 of 1983, making lethal injection the method for execution.

In 1990, Arkansas became the 14th state to execute an inmate since the 1976 Supreme Court ruling that once again allowed states to carry out capital punishment. The high court had ruled in 1972 that the death penalty was cruel and unusual and therefore prohibited under the Eighth Amendment.

The Arkansas inmates who unsuccessfully challenged Arkansas lethal injection protocol cited the Eighth Amendment.

One of the inmates executed in Arkansas in 1990 originally had been sentenced before Act 774 of 1983 took effect, thus he was allowed to choose his method of execution. He chose the electric chair. The other inmate executed in 1990 was the first to die by lethal injection.

The first drug injected is midazolam, a sedative. The second is vecuronium bromide, a paralytic drug. The third drug, potassium chloride, stops the heart from beating. Witnesses at the trial last year testified that they had seen one inmate moving and making sounds during his lethal injection.

The judge noted that the published side effects of midazolam include muscle tremors and involuntary movement. Also, the judge wrote that not all witnesses agreed on what they had observed during the lethal injection.

Witnesses at the trial had observed executions by lethal injection in Arkansas and in other states, both with and without midazolam.

Lottery ticket sales
The Arkansas lottery broke a record for ticket sales in the month of May when \$52.8 million in scratch off tickets were sold.

For comparison, in May of 2019, vendors sold \$32.5 million in scratch off tickets. Most of the proceeds from lottery ticket sales are returned as prizes, but \$8.6 million of the total amount was designated for college scholarships.

The lottery director noted that most vendors have remained open during the pandemic. The state's casinos, as well as movie theaters, concerts and sporting events, had to close. Also, gasoline prices are relatively low.

Father's Day Specials

Breakfast specials from 9am til 12pm.
Full breakfast menu plus Eggs Benedict, Dads #10 & a special French Toast. Reservations strongly suggested. 884 3800.

Lunch Specials from 12pm til 3pm
Ribeye w/ baked potato,Veggie, Salad & Small dessert \$22.99. Grilled Boneless Pork Chops with baked potato, Veggie, Salad & Small dessert \$14.99. BBQ.Chicken Legs w/ potato salad, coleslaw & sm. dessert \$11.99

Special Burger w/ FF or Potato salad & a small dessert. \$\$9. Pasta special w/ Salad, garlic toast & Small dessert 10.99. Autumn salad \$8.50. These will be the only items served. Reservations & preordering is strongly suggested & will be appreciated by the cook. 884.3800

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Representative Stan Berry

This week, the House Aging, Children and Youth, Legislative and Military Affairs Committee reviewed the 2019 Annual Report from Arkansas State Police Crimes Against Children Division.

This report along with the quarterly reports from the Department of Human Services' Division of Children and Family Services (DCFS) are



difficult to review but necessary in guiding our decisions of where to place resources.

The annual report states Child Abuse Hot Line operators in the Crimes Against Children Division (CACD) of the Arkansas State Police received 67,420 referrals in the year 2019. Of these referrals, 37,591 were accepted as legally valid allegations of abuse or neglect. They were assigned to the CACD investigators or the Arkansas Department of Human Services' Division of Children and Family Services (DCFS). In

2019, the hotline received 652 fewer calls than in 2018.

Calls to the hotline include educational and medical neglect, inadequate food and housing, and physical and sexual abuse. DCFS reports neglect is the most commonly reported allegation among those which are found to be true.

Major Jeff Drew with the Arkansas State Police testified that calls to the hotline have dropped in recent weeks as many mandated reporters are not in contact with children. The division is noticing anywhere from 400 to 600 fewer calls a week.

DCFS Director Mischa Martin told committee members

that teachers have historically been the highest volume of mandated reporters. The decline in calls to the hotline continues to be of concern.

DCFS made a decision early in the health emergency to continue to place a priority on the safety of children. As a result, employees with the agency have and will continue face to face contact with children.

We have posted the report presented to the committee at www.arkansashouse.org.

If you or someone you know needs help, you can call the Arkansas Child Abuse Hotline at 800-482-5964.

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June “We Noticed” Awards

The Van Buren County Master Gardeners have awarded the “We Noticed” award to two deserving yards. The first one went to Susan Stewart, pictured above left, of Blue Ridge Court in Fairfield Bay. She has a variety of plants, with various shades of green and beautiful colors. Her yard is decorated with amazing yard art. It was a joy to look around and discover different treasures that blended into her landscape perfectly. All of this, and a backdrop of Indian Hills Golf Course. While we were there, Susan and her friend Tracy Phillips, were installing a stone walkway from the house to the golf course. They had also installed a dry creek bed, that runs like a small river after a rainfall event. They had 3 different bridges across the creek bed. It is a very peaceful setting...unless

someone yells “fore”. Our second yard was nominated by his neighbor and is equally as deserving of the award. Shawn Walsh, pictured above right, of Fraser Street in Clinton has a spectacular front yard. He has put a lot of planning and effort into achieving this garden. He has planned out his plants so that he has color throughout spring, summer and fall. His garden is immaculate with not even a withered flower visible. At the end of a hard day of working in the garden, Shawn has a shady spot with a bench, where he could relax and listen to the sounds of a waterfall. As with most of us gardeners, working in the garden is considered therapy for Shawn. He also has a bird bath in the corner of the garden where a little robin was splashing around when we first arrived.

Once again, nominations work. So, if you know of a yard or a garden spot that you enjoy looking at, even if it is your own, then send me a message and we will be happy to take a look at it. My email is birdies_nest2004@yahoo.com.

Disclaimer: University of Arkansas, United States Department of Agriculture and County Governments Cooperating. The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, sex, gender identity, sexual orientation, national origin, religion, age, disability, marital or veteran status, genetic information, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.

Council Meeting
continued from page 1

Planning & Zoning: public hearing held for special use permit request for Jim Morris regarding sign on his property. Commission recommend the city council approve the 3x3.5 sign stating “Hope is not Closed” for a period of 90 days. During the council meeting, council members approved the commissions’ recommendation.

Senior Center: The center passed inspection with a couple minor infractions which were corrected immediately. Repairs are ongoing at the center. Bingo is up and running on Tuesday and Thursday. Striping in the park-

ing lot will be done soon. Someone is dumping garbage in the Senior Center trash bin in the evening and this will be monitored to find out who they are.

Economic Development: Survival Flight hanger has been ordered and should arrive the end of July. UAMS visit has been scheduled for July 14 with UAMS Vice Chancellor, Sterling Moore, VBC Judge Dale James, and Ozark Health Administrator David Deaton to discuss location possibilities.

Conference Center: It’s been challenging to keep scheduled conferences with COVID-19. There are still 20 Conferences scheduled this year along with 14 events and 18 meetings. Looking ahead there are 30 scheduled in 2021, 22 in 2022 and 18 in 2023.

Petit Jean Electric’s Weekly Tip

If outlets or switches feel warm and frequent problems occur with blowing fuses, tripping circuits, or flickering lights, call a qualified electrician.

Source: National Fire Protection Association

Shawn Casto

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Saturday, June 20

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Seating will be limited to follow distancing guidelines so it’s highly recommended that you call for reservations on Fri. and Sat.

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Shannon Swift, M.D.

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Town Hall

continued from page 1

The more new homes we have built, the more the costs to operate the Resort are spread out with more paying members. New homes not only pay dues, but will also pay sewer garbage and road maintenance, lowering the amount present homeowners pay over time. Because of the original Covenants and Restrictions we are limited to what vacant lots can be used for. New home building and more future residents are the key to the future.

A two tier system is proposed. One price for members with homes and another price for vacant lots.

Proposed dues-fees increases are as follows:
Dues on vacant lots
Currently \$40 proposed \$48

Dues on everything other than vacant lots-homes, condos, apartments etc:
Currently \$40 proposed \$50

Garbage Pickup:
Currently \$13 proposed \$18

Sewer Service:
Currently \$49 proposed \$54

Road Maintenance:

Currently \$8 proposed \$13
* Road Maintenance will be waived on vacant lots.

This will increase overall payment by members with sewers by \$25 per month, this will increase overall payments by members without sewer by \$20.

Overall payments by vacant lot owners will remain the same in an attempt to not create a negative impact on total revenue collected. In the past, an increase on vacant lot owners has resulted in more vacant lot owners no longer paying anything.

Also included in this proposal is a dues and fee increase of 2% each year for years 2022, 2023, 2024, 2025.

Also included in this proposal is a freeze in vacant lot dues at \$48 per month, in an

effort to not lose any more vacant lot paying members.

These dues and fees increases will be used to repay the proposed line of credit to fund the upgrades in the 5 year plan. The bank is requiring these increases before the approval of the loan to pay for these necessary upgrades. Without the bank loan there won't be a 5 year plan.

Deferring these needed upgrades any further will be a lot more costly in the future. The Marina, Roads and Sewers should have had funds set aside prior to now to lessen the impact of what we now face. That was not done. Now we have no choice.

Not one board member is happy about these proposed dues and fee increases, however they must be funded. Every board member will also have to pay these same increases just as everyone else. We realize that this may not be a popular decision and many will be upset, however we can no longer delay actions that should have been planned over years and deferred until now. There has been many members demanding that these issues be addressed. Budgets has been cut, savings has been made, but we still do not have the necessary funds. The Golf Course has had major financial improvements with an 153% increase in annual members and major improvements in revenue and the Little Red is now making major strides as the Corona Virus lessens it's impacts. With the addition of a driving range and a golf simulator this year, paid in full be donations from members and residents, the golf course is expected to increase revenue a minimum of \$50,000 per year on these two additions alone. Also included in this proposal is the elimination of the discounts throughout the Resort by Wyndham visitors. No discounts will be eliminated for anyone with a normal members card that pays dues. This will save an estimated \$40,000 a year also.

Marketing and grass cutting contracts will be evalu-

ated this fall when up for renewal in an attempt to gather even more savings.

The Resort Board has decided to delay hiring a permanent GM until the new Board is elected in an attempt to save even more money. Board members have been assigned and volunteered to take on extra tasks in an effort to save money. Being a board member is an unpaid volunteer position. Everyone has been willing to work extra and even more to help save money.

The Resort is financially better off than a year ago, with approximately \$1 million more in the bank. However the \$1 million dollars will not fund the \$16,350,000 in needed upgrades.

Some of you may be aware of the situation with the Clinton Water system that also was underfunded for a long time. Their fees have skyrocketed with many complaints from their members. We are trying to avoid that situation.

This new dues and rate schedule will correct many years of neglect on infrastructure. In some cases the water bills alone have increased between \$30-\$150 per month in the Clinton Water system.

Raising dues and fees were the last option. This board is taking the necessary steps to provide long term financial stability to the Resort. These actions will also save money in the long run.

There will also be a regular board meeting, at the conference center on Thursday May 25th at 5pm where this proposal will be voted on. We urge anyone that can to attend both meetings. All questions will be answered at the meeting in the best way possible.

Questions will be answered online as best as possible.

Sincerely,
Tom Welch
Bill Fisher
David Byard
Ernie Campbell
Douglas Forsman
Shelley Dent
Nancy Mueller



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2019/2020

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2020 FAIRFIELD BAY COMMUNITY CLUB, INC.

SUBMISSION DEADLINE: Thursdays at 4 PM

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LAKE AREA WEEKLY welcomes brief comments from readers and concerned citizens on topics of general interest to the community. Unfortunately, not all letters received can be published in the space available. Send letters of preferably 350 words or less to Lake Area Weekly, c/o Letters, P.O. Box 1370, Fairfield Bay, AR 72088-1370, fax to (501) 884-6019, or e-mail editor@lakeareaweekly.com. Letters may be edited for grammar and style. Only signed letters submitted with daytime telephone numbers can be accepted. Content of letters and columns on this page solely reflect the views of the author.

Lake Area Weekly

MEMBER 2020

FAIRFIELD BAY AREA CHAMBER OF COMMERCE & ARKANSAS PRESS ASSOCIATION

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WARD 3

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email: ffbmayor@cityoffairfieldbay.com

“Show you Care, Arkansans, Wear Masks”

Back in my commute-to-Washington days, most mornings I was out early walking on the National Mall, that large grassy area between the Lincoln Memorial and the Capitol. With Arkansas friendliness, I would give a morning greeting to those walkers I passed coming toward me. It was obvious many folks would have preferred I keep my “good mornings” to myself. I used to overstate my observation this way: In Washington, if you say “hello” to other walkers, they think you’re crazy. In Arkansas, if you don’t say “hello,” they know you’re crazy.

Most Arkansans are a courteous, friendly bunch. I can still see it 40 years after becoming a transplanted Arkansan from Oregon.

This friendliness doesn’t at all eliminate our conflicts and differences, but for the most part, we treat each other, including people we’ve just met, with a welcoming warmth.

Gov. Asa Hutchinson, Dr. Nate Smith, and other public health leaders are relying on the good judgment of Arkansans to get us through the battle with COVID-19. The recommendations are clear: physical separation, good hand-washing, using masks and face covers appropriately, minimal participation in group activities, responsible decisions as to how to re-open businesses and organizations. We know what we should do, but if we rely on only our judgment, we may sometimes talk ourselves into mistakes. The reality is if I do a quick in-and-out visit to a store and don’t wear a mask,

I will likely get away with it. I probably won’t get sick, and if I do, the likelihood is that I will survive.

Here’s where our Arkansas friendliness comes in. Every time I go in a store, someone there is trying hard not to get exposed to COVID-19 because they have a chronic disease and risk factors or they have loved ones with chronic disease and risk factors. How do I know that? Because we are a state with lots of older folks and lots of folks of all ages with chronic health problems, and we all have loved ones we worry about, including our children.

My judgment that a quick trip inside a store without a mask won’t amount to much for me may be accurate, but a “maskless” face causes apprehension in the other Arkansans needing to shop. Why? Because the main purpose of a mask is to keep me from spreading disease each time I breathe, laugh, talk or cough — disease I may not know I have. And when the other shoppers, particularly those with health issues, see my “maskless” face, they know I have increased the risk for them. That doesn’t seem very “Arkansas friendly.”

There is an economic aspect to this. Friendliness and courtesy have always been good for business. People with apprehensions about health will be slow to venture out to shop and spend money if every visit to a store means contact with “maskless” Arkansans. This new courtesy, wearing a face covering, is part of what defines good manners: making people feel comfortable. And that’s good for business.

Cont’d page 7

Chamber of Commerce Calendar of Events

The Fairfield Bay Area Chamber of Commerce has a new Facebook site: Fairfield Bay Believers Support Local Business. Please go to that site for current information and updates as to any changes happening with our businesses. We hope that having one location for updated information will be helpful to keep everyone informed.

- Restaurants are beginning to open for dine in and many are still using curbside service. Please go to the Chambers Facebook page for daily updates for our restaurants.
- Our Pharmacy is now open to the public and wearing masks is highly recommended. Curbside still available if wanted.
- Our Post office lobby is open to one person at a time. P.O. Boxes are open.
- Our banks have their Drive Thru windows open, no lobby services at this time. Many services can be used through the drive up windows. Call your bank in advance for instructions.
- Our Outdoor Amenities are open. Golf, miniature golf, hiking, UTV trails, the Cool Pool and parks are open. Practice safe distancing when doing any outdoor activities.
- Our Medical Emergency, Fire, Rescue and Police Departments will always remain open and are to be used for Emergencies only. Please don’t panic or overburden these services.

Grocery Stores, Gas Stations and Convenience Stores will remain open. Please take the necessary precautions when visiting these places to keep yourself and their employees protected. Be kind, appreciative and please refrain from buying more than you need. Cravens has the option to call in your order or email. Check the Chamber Facebook page for contact information.

- County offices are open but please call ahead of time. Many things can be handled by phone or through the internet. Employees will meet you at the door. They are here to help but please call before you arrive 501-745-2443.
- Retail Stores are OPENING. The Chambers Facebook page or website has their phone contact information.
- Hair Salons, Massage therapy facilities are OPENING. Please check the chamber Facebook page for details on using these services and which ones are beginning to open during phase one.
- The Visitor Center at the Chamber and the Fairfield Bay Area Chamber of Commerce is OPEN. Monday, Tuesday, 9-noon, Wednesday, Thursday, Friday, Saturday 9 – 2. You may also reach them by phone, 501-884-3324, email ffbdirector@gmail.com or visit their website, www.ffbchamber.com.
- The Fairfield Bay Conference Center is OPEN. You may reach them by phone. 501-884-4202.
- The Fairfield Bay City Office is OPEN 501-884-6500.
- The Fairfield Bay Resort Offices are closed; you can reach them by phone. 501-884-6010.



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JEFFERSON COMPREHENSIVE CARE SYSTEM	855-543-2380
MID-DELTA HEALTH SYSTEMS	870-747-3381

Financial Focus

Typically, this time of year is filled with graduation ceremonies and celebrations. But with the coronavirus pandemic, not much has been typical lately. Eventually, though, things will return to normal and schools will reopen for in-person learning. And if you have young children, you may want to save for their higher education, whether that be college or trade school. At the same time, though, you’re moving ever closer to retirement. Can you save for your kids’ education and a comfortable retirement for yourself at the same time?

It is indeed possible, although you may need to prioritize somewhat. Specifically, you may not want to put off saving for retirement in favor of education. But by viewing these goals together and investing as early as possible in each of them, you can take advantage of one of your biggest assets – time.

Of course, you’ll still have to budget your resources. You want to invest as much as you can, but not so much that your monthly cash flow is cramped. Consequently, you may have to consider retiring later, contributing less to your child’s education, or a combination of the two. But in terms of logistics, you can make saving and investing easier.

First, consider your retirement accounts. If you

Can You Invest for Retirement and Education?

have a traditional 401(k) or similar plan, your contributions come out of your paycheck before you even see the money – so it’s about as painless a way of building your retirement fund as possible. Put in as much as your budget allows and consider increasing your contributions when you receive a raise at work. You can also direct your bank to move money each month from your savings or checking account into your IRA.

Now, let’s move to your other key goal: education. Several education funding vehicles are available, but one of the most popular is the 529 plan. Your earnings grow tax-deferred and withdrawals are free from federal tax, provided the money is used for qualified higher education expenses. (529 plan withdrawals not used for qualified expenses may be subject to federal and state income tax and a 10% IRS penalty on the earnings.) Furthermore, your 529 plan contributions may earn a state tax deduction or credit if you participate in your own state’s plan.

You can set up recurring contributions from a bank account to a 529 plan. And you don’t have to fund your 529 plan on your own. Instead of gifts for birthdays, holidays, graduations and other occasions, why not ask friends and relatives to contribute to the 529 plan you’ve set up for your child? They’re all eligible to participate – and their contri-

butions may earn them tax benefits if they live in your state and you’ve invested in your own state’s plans.

A financial advisor can help you plan for more than one goal, understand the benefits and trade-offs of your decisions, and make the process of saving for those goals easier. So, get the help you need to stay on track – or rather, two tracks – toward the important objectives of education and retirement.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



Kevin L. Feeler
Financial Advisor

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[illegible]

HOCUS-FOCUS

HENRY BOLTINGOFF

Find at least six differences in details between panels.

Henry Boltingoff

5. Pillow is smaller. 6. Boy's shirt has long sleeves.
4. Cap is turned.
3. Boy's shoes are different.
2. Picture is missing from wall.
1. Blinds are longer.

55	Exam	17	Sporty Camaro	35	War god
DOWN		19	Emeritus (Abbr.)	36	Carpet cleaner, for short
1	Land measure	22	Chopper	37	Went to a restaurant
2	Sauce thickener	23	"See ya"	39	Put forth, as energy
3	Stylish	24	Bagel topping	40	— cava
4	Sweethearts	25	Anti-apartheid org.	41	The yoke's on them
5	Klutzy	26	Shade source	42	PC picture
6	Adjoining	27	Samovar	43	Painter Nolde
7	Leno's net-work	28	"What's up, —?"	44	Sea eagle
8	"Is that so?"	29	Ram's mate	45	June honorees
9	Eye part	31	Intent	46	Coin aperture
10	Landlord's due	34	Gap	48	Water (Fr.)
11	Garb				

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King Crossword

Answers

Solution time: 21 mins.

A	R	C	H	I	N	N		D	I	R	T
C	O	H	O	N	E	B	N	E	X	C	I
G	O	I	N	G				R	P	T	
E	X	C	E	R	P	T		R	E	S	T
								A	O	L	
B	L	A	S	T	E	X	O	L			
V	O	N									
E	X	C	L	A	I	M					
								A	R	M	
V	O	I	C	E				E	X	C	E
E	X	C	O	U	S	E	M	E			
N	E							A	I	R	
A	N	N	A					U	L	T	



Josephine “Jo” Yvonne Wasson, 73, of Shirley was born on December 16, 1946 in Polkville, Mississippi to the late William Earl and Hazel (Lee) Everett and passed from this life on June 3, 2020 at her home. Jo was a lifelong member of the Baptist faith and retired from a leadership role from the Mississippi Baptist State Convention. She sang in the choir at Ridgeland Baptist Church for almost three decades. Upon relocation to

Arkansas, Jo joined Fairfield Bay Baptist Church and was a blessing to the choir there. She is preceded in death by her parents, and two brothers; Charles Everett and Tony Everett. Left to her memory are one daughter, Monica McCollum of Pearl, Mississippi, three grandchildren, twins, Kellie and Kaitlyn McCollum and Wesley McCollum, one sister, Nanette Haynes (Robert) of Shirley, numerous nieces, nephews, other relatives and many friends. Graveside services were Friday, June 5, 2020 at Woodland Memorial Park in Fairfield Bay, Arkansas with Pastor Gary Powell officiating. To express online condolences please visit www.rollerfuneralhomes.com/clinton



APL Fund Raiser

The Fairfield Bay Animal Protection League (APL) Golf Tournament will be held Saturday, June 27 at the Indian Hills Golf Resort. All proceeds from the event benefit the Fairfield Bay Animal Shelter. Registration begins at 8 a.m. and the shotgun start is at 9 a.m. on June 27. Lunch will be provided at The Little Red Restaurant and snacks and drinks are being donated by David and Terrill Byard for the event. This 4 person scramble is \$55 per player or \$220 for a team of four. There will be special event prizes for men and women. Raffle tickets can be purchased for a 50/50 drawing and for many items including a 58" television, golf gift certificates, FFB ma-

rina boat rental, meal certificates and a smoked ham from Hickory Hill Bar-B-Q and more! Golfers are encouraged to participate to benefit the FFB animal shelter. "We have had to cancel previous planned events because of the Covid 19 virus. We are responsible for raising money needed to keep the shelter operating for the many homeless dogs and cats that we serve," says Leo Brandmeyer, President of the APL. To participate, please sign up with your check made out to FFBAPL and deliver it to the Indian Hills Golf Pro Shop. For more information, please call the Indian Hills Golf Pro Shop, 501-884-6018.



Show you Care

continued from page 5

Arkansas has advantages in the fight with COVID-19. Most of us don't live in high-rise apartment buildings, we don't crowd into mass transit to get to work, and most of us live in towns and neighborhoods where we can safely get outside and walk around without the need for any face covering. But I also believe one great advantage Arkansas has is the warmth of its people: We are willing to extend simple courtesies to other Arkansans, even those we don't know. The story of the Arkansas Traveler tells of two strangers from long ago who meet and overcome unfamiliarity by sharing parts of an old Arkansas song.

Maybe we should call our masks and face coverings our Arkansas Travelers. Like a memorized song, we take them everywhere. And when we exchange a glance with the eyes of a stranger, both of us wearing long-forgotten old bandanas we found in the back of a drawer, we share the ultimate courteous Arkansas message: "I may not know you, but I've got your back."

By: Vic Snyder, M.D., Corporate Medical Director for External Affairs Arkansas Blue Cross and Blue Shield
Editorial Note: Originally published in the Arkansas Democrat-Gazette on May 25, 2020.

4th Celebration

continued from page 1

The play starts with a 12 p.m. Shotgun start, and entry fee is \$50 per person. Your entry is all inclusive, including lunch and some pretty special events. Deadline to enter is 6pm July 3. For more information, contact the Indian Hills Pro Shop at 501-884-6018 or by email rory.bradley@ffbresort.com.

Fun in the Sun! Grab the kiddos and sunglasses and head on over to the Cool Pool for an afternoon of ultimate pool party fun! Our Fun in the Sun event goes from 12-4pm, with food, music, games, and of course, water play. And who knows how to enjoy water fun better than mermaids? From 12-3, you can snap a picture and play some games with some of the most fun mermaids on all of Greers Ferry Lake. Be sure and grab a photo with Melody, our newest resident Bay Mermaid.

and guest facilities will be cleaned and sanitized often. For specific safety guidelines concerning masks, social distancing, and venue capacity, please contact the Fairfield Bay Recreation office (501-884-6008), Indian Hills Pro Shop (501-884-6018) or the Fairfield Bay Marina (501-884-6030). For more information, contact the Fairfield Bay Marina at 501-884-6030, the Indian Hills Pro Shop (501-884-6018) or the Fairfield Bay Recreation office at 501-884-6008.

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2020

Parade Entry Form:

Theme: Let Freedom Ring

Call Recreation for more info: 501-884-6008

Contact Name: _____

Phone: _____

Type of Entry: _____

Name of Organization or Group: _____

- Parade line up begins at 9:00am in the Baptist Church parking lot. The Parade will end at Woodland Mead Park. Followed by Judging of categories. All floats will be judged at Woodland Mead Park.
- Categories include: Best Organization Float, Best Golf Cart, and Best of Show. Prizes for each category: 1st, 2nd & 3rd Cash prizes.



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GARAGE SALE

Friday & Saturday, June 19 & 20 from 6 a.m. to noon both days. Furniture, toys, tools, whatnots, baby/toddler toys/clothing, etc. Make an offer on everything. 102 Jennifer Place, Fairfield Bay. P&W 6/17

HELP WANTED

Utilities Department Public Works: Equipment Operator/Laborer

The applicant will operate equipment including but not limited to backhoes and trucks in order to maintain roads, equipment and Resort facilities, grinder pump installation and general labor. Must be willing and able to fill in for other Public Works positions when necessary, and be on call when needed.

Prefer at least a high school diploma or GED, with at least one year experience in heavy equipment operation and a valid CDL license.

This is a permanent, full time position with pay commensurate with experience.

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Everyone MUST pass a pre-employment drug test.

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TFN

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Apply to Fairfield Bay Resort at
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Monday - Friday between 8 a.m. and 5 p.m.

Everyone MUST pass a pre-employment drug test.

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