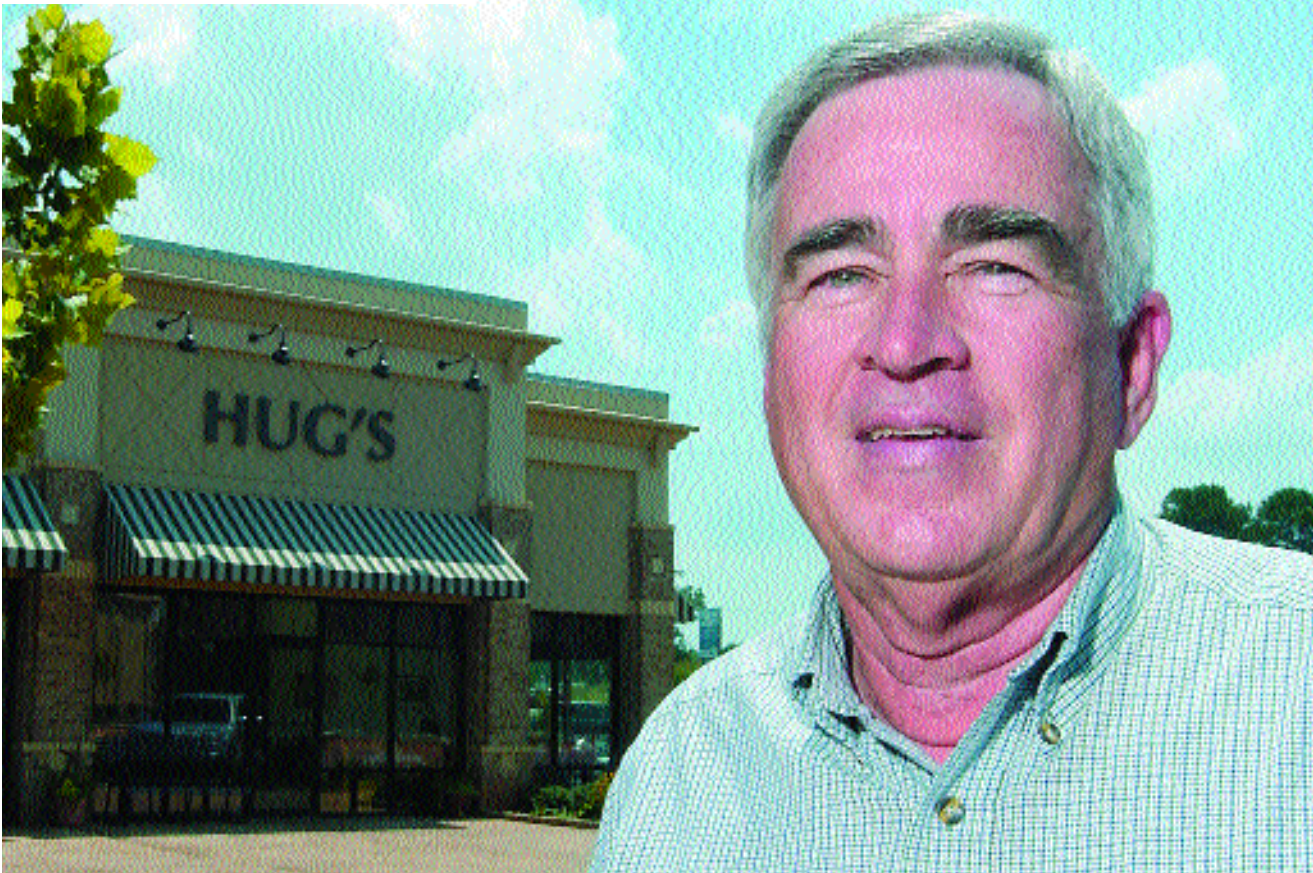


Photo: Wayne Parham

**New ventures:** Developer Lowell White at Harmony Crossing, his first retail development

Awash In New Construction

Bolstered by luxury developments, the Lake Oconee area seeks to add retail and health care to the mix

By Jerry Grillo

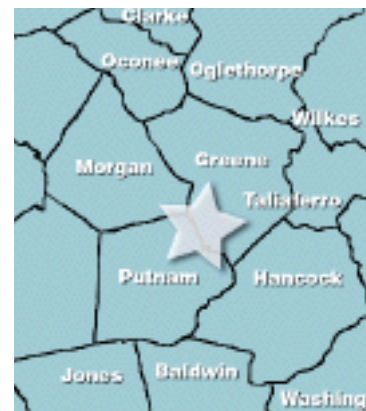
Peaceful weekday sunsets on this tranquil stretch of Wards Chapel Road in rural Putnam County belie the opulence buzzing behind sheltering pines. Alice Walker's church, enslaved by long, decaying years, rots without complaint across the street from an old graveyard, while down the street at Great Waters they're swinging hammers

and golf clubs on the shores of Lake Oconee.

It was the land of Joel Chandler Harris and his Uncle Remus characters, of Pulitzer Prize winner Walker, whose writing is rooted

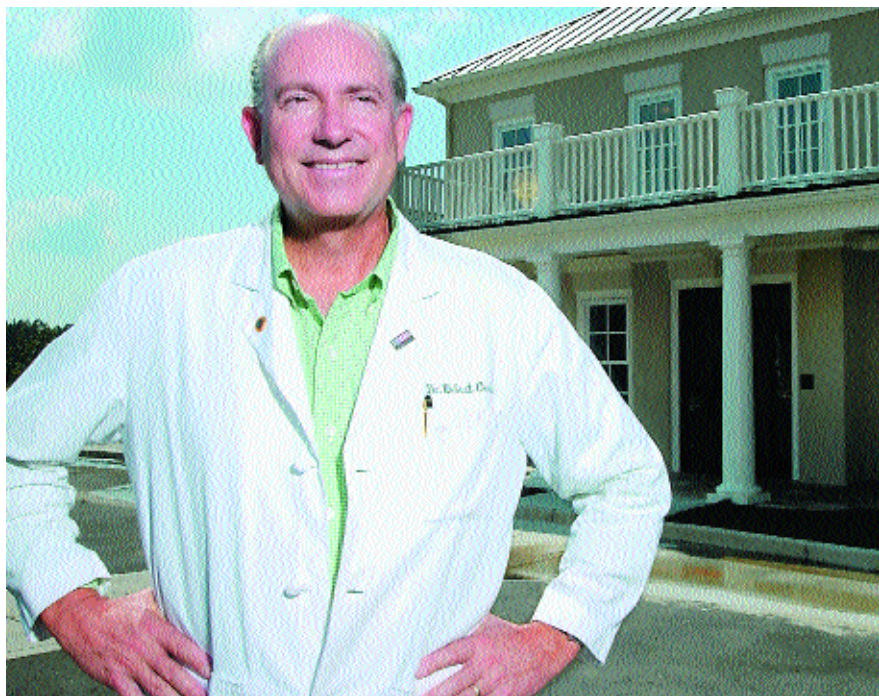
in soil where African-American sharecroppers and slaves are buried with the inspiration of so many stories.

Now the area is known more for its affluent creativity, the golf communities and the Ritz-Carlton, the million-dollar McMansions growing with kudzu-like zeal along the 374



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Photo: Wayne Parham



If you build it: Dr. Bob Cowles at his new \$7 million clinic

miles of shoreline of the 19,000-acre Georgia Power reservoir, the second largest lake in the state. Since 2000, an average of \$100 million in building permits per year has been issued in the Lake Oconee area (Greene, Morgan and Putnam counties).

"That tells me that what I'm trying to do makes sense," says developer Lowell White, known for his custom homes at the lake, particularly the show homes he built for *Southern Living* magazine. He's venturing into commercial development now, his \$11 million Village at Harmony Crossing the latest retail center on State Route 44. "It's a new phase for me, a one-shot phase," White says. "Because building custom homes is still what I really enjoy."

Harmony Crossing is the halfway point between Eatonton (Putnam's county seat) and Greensboro (Greene's county seat) on SR 44, which qualifies as the main drag in the heart of lake country. For years, the pyramid-shaped real estate office at the crossroads was the main landmark on what was a lonely 22-mile run between the two cities. But that's all

changed, especially in the Linger Longer Road area, where Reynolds Plantation is spearheading retail growth to augment its expansive residential golf and/or equestrian communities and resorts (Great Waters, Waters Edge, the Ritz, the original Reynolds Plantation development) and neighboring developments like Cuscowilla, Harbor Club, Port Armor and the Vintage Club.

"We took stock three years ago and asked how we wanted to grow into the 21st century, and it became clear to us that we needed to create a commercial district at our gateway (Linger Longer)," says Todd Ciavola, Reynolds' director of commercial real estate. So they're building a \$351 million, 609-acre mixed-use complex called Lake Oconee Village. Already up and running is a retail strip anchored by a 56,000-



Photo: Jerry Grillo

New digs: Putnam County's Chamber and Development Authority Director Roddie Anne Blackwell at the new community center that houses her office

square-foot Publix. Also planned is a 300,000-square-foot lifestyle center, a retirement village, 15-acre lake with a boardwalk, more restaurants, more shops, more, more, more. But Reynolds has plenty of room, Ciavola says, with only 3,000 of its 8,300-acre tract developed.

“More” typifies the Reynolds/Linger Longer Development Co. ideal. The firm was founded by Mercer Reynolds, finance chairman for the Bush-Cheney re-election campaign, the hunter-gatherer most responsible for raising a record sum (more than \$200 million) to keep his old business partner in the White House. Bush has been down to Lake Oconee several times and returned the favor, having Reynolds over for slumber parties at the White House and Camp David.

Healthy Economy

The communities on the lake now have about 25,000 permanent residents. Ciavola says the Ritz alone attracts more than 80,000 visitors a year. So Reynolds is adding a fifth 18-hole golf course to its roster. That’s a lot of sore shoulders and back pain for a population of aging baby boomers. There are sports medicine clinics nearby, and hospitals in Eatonton, Madison and Greensboro (barely — the Greensboro community hospital was going to close before it was purchased by a private company). But still, “we really are very shy of quality health care out here,” says Dr. Bob Cowles, who relocated to the lake from points west. “Specifically, we’re short on special care.”

Cowles, a urologist, is the only full-time specialist in the lake area. But he has a plan. “The reason I closed my practice in Atlanta and moved here was to build a system of health care, not only for Lake Oconee, but as a model for rural Georgia.”

The \$7 million Cowles Clinic, to be built in several phases, will feature 20 specialists in an array of disciplines including neurology, gynecology and,

of course, plastic surgery. The clinic will also have a full-time cancer care center and an imaging cottage offering the latest technology. Instead of industrial green walls and tiled floors, the Cowles Clinic will feature wood floors, 11-foot ceilings, fireplaces, limo service and fountains. They’re already taking reservations from people in Europe for the clinic’s Executive Health Cottage, strategically located a few miles from the Ritz and its spa. In other words, golf and fishing won’t be the only magnets drawing mass quantities of people to Lake Oconee in the near future.

The irony of all this luxury is, it’s located in Greene County, where the percentage of persons living below poverty level (about 22 percent) and the unemployment rate (6.9 percent in June) exceed state and national averages. But they’re attempting to do something about that, too.

“We’re trying to establish close relationships with the office of Economic Development (formerly the Georgia Department of Industry, Trade and Tourism), and make sure we are effective in getting on the list as prospects developed,” says Rabun

Neal, chairman of Greene County’s Development Authority board. “So we’ve hired someone who will focus full-time on those efforts, increasing employment, diversifying our tax base and serving the industry that’s already here.”

So they hired longtime economic development guru Phil Mellor from Franklin County, where recent industry expansions and upcoming projects exceed \$100 million in investment, creating 400 jobs. Mellor was instrumental in creating a partnership between Franklin and Hart counties, and those efforts lured a \$30 million investment and 100 jobs from TI Automotive to a regional business park. “The first order of business in Greene County is for me to get to know the community,” says Mellor, who started his new job in August but has been talking to Neal for almost two years. “Then we’ll build a program. It’s like planting seeds.”

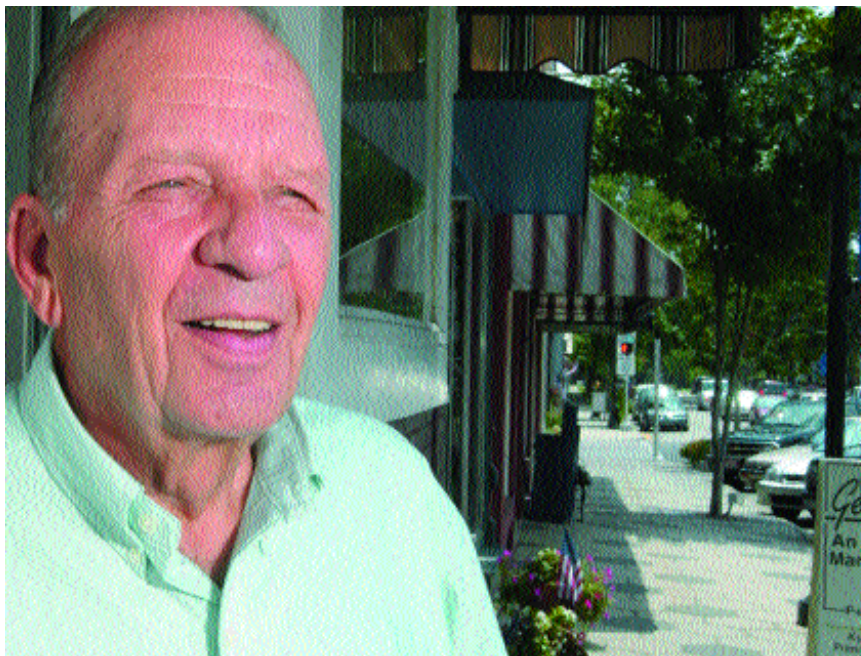
Bumper Crops

Down SR 44 from Greensboro, Eatonton has contended with high unemployment and high poverty levels for decades and has emerged on the



Photo: Wayne Parham

Beautifying Madison: Gallery owners Michelle Bechtell and Edward Fritz



A new challenge: Economic development pro Phil Mellor left Franklin County to tackle Greene County

Lake Oconee At-A-Glance

Population: Greene County, 15,263; Morgan County, 16,775; Putnam County, 19,575.

Unemployment (July '04): Greene, 6.7 percent; Morgan, 3.7 percent; Putnam, 2.9 percent (Georgia 4.4 percent)

Top Area Employers: Georgia Power, Georgia Pacific, Ritz-Carlton Lodge, Reynolds Plantation, Pennington Seed, Denon Digital, Haband Company, Wellington Cordage and Wellington Leisure Products, Flambeau Southeast, NIBCO, Inc., ALCAN, Cuscowilla and Harbor Club (golf communities), Wal-Mart, Lowe's, local county governments and school systems.

About Lake Oconee: Completed in 1979 by Georgia Power to produce hydro-electric energy. Shoreline at full pool is 376 miles. Second largest lake located entirely in Georgia at more than 19,000 acres, bordered by Greene, Morgan and Putnam counties. Separated from Lake Sinclair by Wallace Dam.

Sources: Georgia Department of Labor, U.S. Census Bureau, Lake Oconee area chambers of commerce.

other side. Chamber and Development Authority Director Roddie Anne Blackwell remembers when unemployment reached 15 percent following the closing of several plants. That was 1988, "when all hell broke loose," Blackwell says. "Since then, we've worked hard to diversify."

Today, unemployment in Putnam County is down to 3.2 percent. And the outlook is better with the recent expansion of Haband, a mail-order clothing and housewares distributor. The company, headquartered in New Jersey, already had a distribution center in Eatonton, but early this year announced it was investing \$2.1 million to expand its distribution center, which includes modernization of an additional 200,000 square feet and the addition of more than 125 jobs.

Haband was considering moving out of Eatonton altogether, to Charleston, S.C. But a \$350,000 OneGeorgia EDGE grant helped the Putnam County Development Authority not only keep 200 jobs, but add almost 150 more.

Now Eatonton is getting a Wal-Mart Supercenter on the U.S.

Highway 441 bypass, and the county has tweaked its land-use plan and created a new water system to serve what it hopes will be an industrial growth area south of town, near the Baldwin-Putnam county line. And soon, Blackwell will have a new office. A public-private venture is investing \$1.5 million to spruce up an old school in picturesque downtown Eatonton, creating a community center with a fountain out front, a lawn for outdoor concerts, a 500-seat theater, a museum and chamber offices.

Travel north on 441, though, and you come to Madison, county seat of Morgan County. You want to talk picturesque downtowns? This city could have been designed by Norman Rockwell. In fact, the work of one of Rockwell's idols is hanging in the Madison Museum of Fine Art, which opened this year on the town square, across from the historic courthouse. "Rockwell used to follow J.C. Leyendecker around all over the place," says Michelle Bechtell, who opened the museum with husband Edward Fritz.

Several years ago Bechtell and Fritz renovated the old offices of *The Madisonian*, the local newspaper, turning it into Madisonian Gallery. They live upstairs in a loft. But the museum is Madison's newest cultural jewel, and in some ways its most impressive. Along with Leyendecker, the walls are adorned with works by Rembrandt, Cezanne, Picasso and Dali, among others. It may seem oddly out of place in the heart of antebellum Georgia, but the couple is making it work.

"We want to stay small, intimate and be endearing," Bechtell says. "Typically, in European small towns they make art easily accessible. That's what we want to do here."

A couple of miles away, near Interstate 20, Madisonians can shop at a new Lowe's, or the soon-to-be Wal-Mart Supercenter. In downtown, with its antiques shops, cultural center, restaurants and coffee shops, it's a

different mindset. It's what drew Ralph Vaughn back into economic development.

"I really believe we can have the best of both worlds here," says Madison-Morgan County Chamber President Vaughn, who first visited the town 15 years ago while taking classes up the road in Athens, part of his continuing education then as president of the Murfreesboro, Tenn., chamber. "We can continue to preserve and protect this beautiful 19th-century town and still have a diverse economic base."

Morgan County lost its bid to attract a Ford automotive plant earlier this year, and that was a disappointment, but the pace here is such that you couldn't tell by the looks on the faces of the shopkeepers and citizens. Another prospect will come along.

Madison, with its historic homes and trees, its pristine reputation as the town that Sherman refused to burn, has been drawing tourists long before Georgia Power built Lake Oconee 25 years ago. When Vaughn decided to plunge back into chamber work last year, he applied for the job here and left his beloved Tennessee behind. "There is something unique, a charm, a mystique, a synergy about Madison that I haven't found in



Photo: Wayne Parham

The man from Tennessee: Madison-Morgan County Chamber President Ralph Vaughn fell under Madison's spell

any other small town," says Vaughn, who grew up in Smithville, Tenn. "There's a vibrancy and synergy that prevails here. It's why Madison is what it is."

License To Dream

Five years ago, Tom Kelly walked into Joan Antone's office at Greensboro Elementary School bearing amazing gifts: a license to dream and the means to make dreams come true. Antone, the principal, welcomed Kelly immediately. The Greensboro Dreamers were born.

An offshoot of the New York-based I Have a Dream Foundation, the Dreamers are 54 Greensboro fifth-graders sponsored by Kelly, a retired health-care executive, and his wife Kathy, the former mayor of Clearwater, Fla. Under the program's guidelines, the kids are asked to dream big, are shepherded through high school and promised a college education.

"More than two-thirds of these students are now on the honor roll," Antone says. "And I've seen nothing but growth and productivity from them. I've seen them grow into little pint-sized leaders."

The Kellys retired to nearby Reynolds Plantation with those things in mind. "I took early retirement specifically to work with kids," says Tom, a Philadelphia native who started laying the groundwork for the Dreamers before moving to Lake Oconee. He tapped Greene County native Beth Thomas, a teacher, to direct the program, and together they've recruited more than 100 volunteers (most of them well-off retirees from the lake's golf communities) who work with the students after school and on field trips to places

like New York and Space Camp in Huntsville, Ala.

The program provides a significant boost for a school where most of the children are on the free or reduced-price meal plan, in a county where the poverty level is almost 25 percent. "These are children who otherwise might not have the opportunity to go to college," Thomas says.

In May the Greensboro Dreamers were featured on a segment of "60 Minutes," mainly because, of the 170 or so I Have a Dream programs worldwide, Greene County's was the first to take shape in a rural setting. That fact has presented an unforeseen challenge for Kelly. "Our budget is significant (almost \$250,000 a year), and I didn't think it would be this difficult to raise money," he says. "We've been turned down by more corporations and foundations than I care to think about. They tell us, 'great program, great mission, God love you, but unfortunately our mission is to fund inner-city programs.' I've discovered that rural programs frequently get the short end."

Kelly says he's been equally surprised by the largesse of individuals from the lake communities. Those \$500 donations are adding up. Kelly says he puts about \$90,000 a year aside for college so that when this group of students graduates from high school in 2012, they'll be able to attend any college they qualify for. — *Jerry Grillo*

Ferst Impressions

She sits on Daddy's lap, engrossed in her new universe. He turns the page, huffing and puffing like a train, says, "I think I can, I think I can." Colors, shapes and words are beginning to make sense to her. She slaps the page, smiles at Daddy. She gets it.

In Robin Ferst Howser's version of the perfect world, every child would get it. So the Madison "book lady" devotes herself to making sure they do, one book at a time. Five years ago she established the Ferst Books Foundation, sending one free book each month to the homes of Morgan County preschool-age children. "We want to raise expectations," she says, "with the hope that in 18 years we will have raised a generation of readers."

Now called the Ferst Foundation for Childhood Literacy, Howser's brainchild has given more than 75,000 books to more than 5,000 kids. Howser wants to reverse a depressing trend in Georgia, where one in four adults operates at a low literacy level. "People who struggle daily for survival and have done so for generations don't know that education is the way out," she says. "They don't know that it begins with reading to their children."

Homes where books and reading are commonplace produce children who do well in school. But 61 percent of low-income families don't have a single book suitable for a child, a third of all children start school unprepared and 75 percent of the kids who are poor readers in the third grade remain poor readers. And literacy, Howser says, is at the heart of economic development. Low literate workers cost Georgia businesses \$7 billion a year and people in the United States who can't read represent 75 percent of the unemployed.

Headquartered in a historic, renovated building in downtown Madison, Howser has replicated the Imagination Library project begun by country music artist Dolly Parton in Tennessee. "When I first read about Dolly's project, a light bulb went on in my head and I thought, 'That's what I want to do with the rest of my life,'" says Howser, who dove headfirst into books after being diagnosed with a hearing impairment at age 6. "It took me a long time to become comfortable with other people, so I went further and further into books. I read anything and everything."



Photo: Jerry Grillo

In the books: Ferst Foundation Executive Director Shauna von Hanstein, left, and founder Robin Ferst Howser are helping Georgia children learn to read

But as her hearing deteriorated, her view of the big picture came into sharper focus. "There is so much relevance and importance in what we're trying to do," she says. "It isn't just about low-income families, because every child that can't read is at risk."

The Ferst Foundation gives one book a month to every child enrolled in the program, from birth to age five, beginning with *The Little Engine That Could*. Each child also receives an expandable bookshelf. About 90 percent of Morgan County's preschool age children are enrolled, in addition to kids from Calhoun, Catoosa, Effingham, Greene, Hancock, Hart, Jasper, Meriwether, Newton, Putnam, Seminole and Washington counties, and school districts in Atlanta and Tift County. The foundation's name change reflects an expanded mission that includes support for a rural library initiative offering funding and support for libraries in Ferst Foundation communities.

The books program alone costs \$30 per year/per child. Howser counts J.B. and Dotty Fuqua, UPS, Waffle House, Georgia Pacific, Coca-Cola and Georgia Tech basketball star B.J. Elder, a Morgan County High School graduate, among the foundation's many supporters. The list continues to grow, which is a good thing. There are about 600,000 more preschool age children in Georgia and Howser wants them all to get it. — *Jerry Grillo*