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THE JOURNAL REPORT: ENCORE

***If You're Thinking of Retiring In ...*
More Than Golf**

Augusta, Ga., is home to the Masters Tournament and growing numbers of retirees

By **KELLY GREENE**
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AUGUSTA, GA. -- Last November, Ed and Donna Kaiser moved here from St. Mary's, a coastal Georgia town near the Florida border.

But they don't play golf. In fact, they left behind a home on a golf course overlooking a marsh. So why would they relocate to the leafy suburbs surrounding a riverfront city best known for hosting the Masters golf tournament?

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"Have you ever experienced sand gnats?" asks Mr. Kaiser, a 64-year-old retired engineer who grew up in Alabama. "We like being a couple hours from Atlanta, the beach and the mountains."

Augusta is meeting the "Goldilocks" requirements of many retirees seeking a spot in the Southeast: not too close to the hurricane-stricken coast or traffic-clogged cities, but not too far away, either. Not too hot, but not too cold. And, with the Atlanta area drawing near-record numbers of baby boomers in the past decade, retirees are being drawn here to be close -- but not too close -- to their families, as well.

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Then there are Augusta's seven hospitals, a historic district, and a boulevard lined with antique shops, locally owned restaurants and museums -- all along a picturesque downtown riverfront.



AUGUSTA AT A GLANCE

Population: 191,326

There's no single neighborhood where retirees are concentrating. Instead, they are scattered throughout the area's bedroom communities, predominantly in Columbia and McDuffie counties, where 1,653 people age 60-plus put down roots between 1995 and 2000, according to "Retirement Migration in America," an analysis of census data by Charles Longino, a sociology professor at Wake Forest University in Winston-Salem, N.C. They are also settling just north of the Savannah River in South Carolina. In fact, blending into the larger community with a good mix of younger people is part of Augusta's draw, some retirees say.

Population, metro area: 515,314 (100,589 in Columbia County)
Median age: 35
Median household income: \$55,682
Area: 302 square miles
Average July temperature: 81 degrees
Average January temperature: 45 degrees
Average annual rainfall: 44 inches
Average annual snowfall: About 1 inch
Elevation: 136 feet

Median home price: \$165,900
Median property taxes: \$1,779

Golf courses: About 30

Closest major airport: Augusta Regional Airport at Bush Field

Distance from Atlanta: 140 miles

Bass-fishing clubs: 25

Hospitals: 7

Higher-education institutions: Augusta State University, Augusta Technical College, Georgia Military College-Augusta, Medical College of Georgia, Paine College

Professional sports teams: Augusta Lynx (East Coast Hockey League), Augusta Green Jackets (minor league baseball)

Note: Data on age, income, home prices and property taxes reflect Columbia County, Augusta's largest suburb.

Sources: Census Bureau; Augusta Metro Chamber of Commerce; Augusta Metro Convention & Visitors Bureau; Greater Augusta Association of Realtors

Sue Norman, age 55, discovered Augusta eight years ago through Internet research while she was living in Panama, where her husband, 58, was preparing to retire from his job with the Panama Canal. The couple knew they wanted to live in the Southeast, but hadn't decided exactly where. "I didn't want to live too close to the coast because of storms, and I didn't want to live too close to the city," she says.

Lower Costs

Mrs. Norman pinpointed Augusta as meeting those requirements, and found that it also had a large selection of churches, low cost of living and a reputation for high-quality health care -- an important consideration since her husband has lung disease. The Medical College of Georgia, the state university system's most prestigious medical school, is just outside downtown Augusta. The overall cost of living here is 8% below the national average, and housing costs are 24% below the national average, according to Accra -- the Council for Community and Economic Research, a trade group in Arlington, Va.

"It's got that small, hometown feel, yet you're close to whatever you want," Mrs. Norman says. Living near a river appealed to the couple as well. "After living in Panama for 25 years, we wanted to have access to some water sports."

Their son, who works for CNN Español in Atlanta, drove over to Augusta during the Masters and pronounced the area livable. The Normans moved here sight unseen, renting an apartment at first and later finding a three-bedroom ranch house on 12 acres in Edgefield, S.C., just north of Augusta.

The Augusta area is also home to about 11,000 military retirees who receive a collective \$180 million a year in retirement pay. Many military retirees are moving here while still in their 50s and work part time as consultants from home. Their introduction to Augusta usually comes via Fort Gordon, a U.S. Army base on 57,000 acres just south of the city, which boasts its own golf course and a dinner theater that are open to the public and popular among retirees.

Henry Bordeaux, 59, lived in Augusta several times while serving in the Army, and he was drawn back after retiring by the bass fishing at nearby Clarks Hill Lake (that's what Georgia residents call it, though the official name is J. Strom Thurmond Lake). Twenty miles northwest of downtown, it's one of the largest man-made lakes east of the Mississippi. It's the host to another kind of "Masters": The Pride of Augusta fishing tournament, part of the Citgo Bassmaster Elite Series, was held here in May and televised on ESPN.

Mr. Bordeaux says that after retirement, he bought a new boat and started enjoying life. "I fish all the local tournaments, and I fish all year long." No fewer than two dozens clubs in and around Augusta are



devoted to bass fishing. Mr. Bordeaux belongs to two. His largest catch? "Eleven pounds," he says, "but it was not in a tournament," so there's no official record of it. (The local best is 15-plus pounds.)

In addition to anglers, the Savannah River attracts boaters of all stripes, including a nationally recognized rowing club. An 8.5-mile canal that runs through the city is navigable by canoe or kayak. Horse farms dot the countryside around here. And golf, of course, is hugely popular: The area is home to nearly 30 public and private courses.

Augusta also has a vibrant art scene for its size: The city had a population of 191,326 as of 2004, and the metro area had a population of 515,314. A cluster of renovated shops along Broad Street, near the waterfront, is known as Artists' Row, and holds working studios and galleries. "First Friday" celebrations once a month fill the street with sidewalk sales and live music. The city also has a ballet company, opera company and symphony, along with an open-air theater named for opera singer and Augusta native Jessye Norman.

From Fur to Fore!

Augusta's history goes back to 1736, when it was founded as a fur-trading center along the Savannah River. The trading post grew into a large cotton-trading market in the 100 years that followed. The turreted building that housed the Augusta Cotton Exchange, still a downtown landmark, was built in 1886.

By the late 1800s, long before Florida became fashionable, Augusta grew into a winter resort. With the help of railroad service, it attracted wealthy Northeasterners for extended winter stays in gingerbread-trimmed homes on a steep hill still called Summerville because of its cool breezes. The Bon Air Golf Course, Augusta's first set of links, was constructed around 1897.

When Bobby Jones, the legendary golfer and Atlanta native, retired from championship play in 1930, he chose this corner of Georgia for the golf course he wanted to design. Augusta National Golf Club formally opened in 1933. The club's first tournament was held in March 1934; it was renamed the Masters Tournament in 1939 and moved to the first full week of April in 1940. The club is known for its azaleas and magnolias, the green jacket worn by members and champions, "Amen Corner" (the crucial 11th, 12th and 13th holes) -- and the debate, in recent years, over its stance on women as members. (There are none.)

Lists of complaints about the Augusta area tend to be short. One target of criticism is the local government. In 1995, Augusta, which was predominantly black, and Richmond County, which was predominantly white, consolidated their governments. Since then, the combined commission governing the area has developed a reputation for contentious decisions often split along racial lines. Indeed, the commission has five black members and five whites; 50% of the population is black, and 46% is white.



John Chase, a former school principal from Long Island, N.Y., retired to Hilton Head Island before moving to Columbia County. He says he chose to live near Augusta, where he enjoys the symphony, and surrounding Richmond County -- but not within its boundaries -- because of the government's inefficiency.

Nature Trails

The Kaisers, who moved to Augusta from St. Mary's partly to escape golf balls crashing through their windows, settled in a so-called conservation community, known as River Island, along a spur of the Savannah River in Columbia County. Developer Victor Mills, chief executive of Blanchard & Calhoun Commercial Corp., says he plans to preserve 40% of the community's 900 acres and has a naturalist on staff. Nature trails run behind backyards along the riverfront, and there are canoes and garden plots rather than a swimming pool and tennis courts.

Originally, the development was targeted toward younger families wanting to raise their school-age children. But when the developer started marketing the project in 2004, on-to-be retirees showed interest, Mr. Mills says.

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On daughters nearby, plus a son in Durham, N.C., frequently take their morning walks. "For a [retired] biology teacher, it's like I've died and gone to heaven." "Out here we feel like we're in the country. At night, you don't see all the lights, and it's quiet and peaceful -- but we're 10 to 15 minutes from downtown."

The couple also is enjoying the change in seasons -- something they missed while living along the Florida border. "It's a little bit cooler here," Mr. Kaiser says. "St. Mary's was too much of the same thing. We'd have to run the air conditioner down there on Christmas Day."

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